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ABSTRACT

PROMOTING FINANCIAL AND SPIRITUAL GROWTH IN THE
SEVENTH-DAY ADVENTIST CHURCHES IN THE
SOUTH GHANA CONFERENCE THROUGH
STEWARDSHIP WORKSHOPS

by

Alfred K. Adonu

Adviser: Bruce L. Bauer

ABSTRACT OF GRADUATE STUDENT RESEARCH

Dissertation

Andrews University

Seventh-day Adventist Theological Seminary

Title: PROMOTING FINANCIAL AND SPIRITUAL GROWTH IN THE SEVENTH-DAY ADVENTIST CHURCHES IN THE SOUTH GHANA CONFERENCE THROUGH STEWARDSHIP WORKSHOPS

Name of researcher: Alfred K. Adonu

Name and degree of faculty adviser: Bruce L. Bauer, D.Miss.

Date completed: February 2004

Problem

The task of this dissertation was to discover the reasons for the poor financial strength and to develop stewardship workshops to promote spiritual growth and sound financial performance in the churches of the South Ghana Conference.

Since its organization in 1988, the South Ghana Conference has not experienced consistent growth in giving. By year-end 2001 it had a baptized membership of 41,747 with 101 organized churches and 235 companies. During the same period, the annual tithe was US\$479,674 with a tithe per capita of US\$12.18. However, there is wide spread suspicion that many return a partial tithe.

In spite of these challenges, no preliminary research was undertaken to determine factors that hinder financial growth in the South Ghana Conference. Therefore, a study of giving patterns is necessary to determine factors that hinder growth in giving, followed by the designing of a strategy to meet the challenges.

Method

In an attempt to find a way in which the South Ghana Conference could be helped to experience growth, this study looked carefully at two things: (1) Ghana's historical background, and (2) Ghana's giving patterns, as well as the relationship between spiritual growth and giving. A questionnaire was administered to fifty-six members of eighteen selected churches. The results of the field survey were organized into tables giving frequencies and percentages of the responses. The data were analyzed and conclusions drawn based on the responses.

The final results of the field survey showed that the following issues hinder growth in giving and must be attended to if the South Ghana Conference is to experience healthy growth in giving: poor giving of tithes and offerings, and lack of consistent church attendance.

Based on the analysis of the field surveys, a stewardship seminar on spirituality and giving is suggested to enable the church to address factors hindering growth in giving.

Conclusion

The dissertation concludes with specific recommendations to the leaders of the union, conferences, Valley View University, districts, and the local churches.

Andrews University
Seventh-day Adventist Theological Seminary

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A Dissertation
Presented in Partial Fulfillment
of the Requirements for the Degree
Doctor of Ministry

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APPROVAL BY THE COMMITTEE:



Adviser,
Bruce L. Bauer



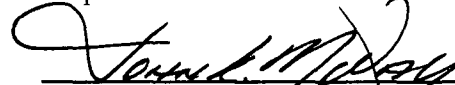
Gordon R. Doss



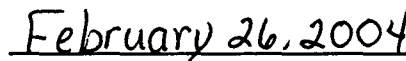
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Date approved

In memory of

Dr. Wilbur K. Nelson

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ACKNOWLEDGMENTS

I wish to thank the following individuals for their contribution to the success of this research. First and foremost, I want to thank my persevering wife, Eileen G. Adonu, for her crucial insights and suggestions at every step of this dissertation.

To my dissertation adviser, Dr. Bruce L. Bauer, for his wise guidance, crucial insights, and encouragement until this project was completed. To Dr. Gordon R. Doss, for offering valuable suggestions. To Dr. Trevor O'Reggio, for reviewing this dissertation and making valuable suggestions. To Dr. Kenaope Kenaope, for offering helpful suggestions that enabled me to complete this dissertation. To Bonnie Proctor, for her helpful editorial work.

To Dr. Roger L. Dudley, for refining the questionnaires that enabled me to undertake the field surveys in Ghana. To Dr. Skip Bell, DMin director, and his secretary, Rita Pusey, for their guidance that enabled me to complete this dissertation.

To the Ghana Union Conference administrators: Seth A. Laryea, president of Valley View University, and S.A. Koranteng, president of the South Ghana Conference, for their patience, understanding, and support, and Mrs. Vida N. Mensah, librarian, for helping distribute the questionnaires.

Last but not least, I wish to thank God for granting me this rare opportunity to complete this church growth pilot study and for challenging me to return to Ghana to share its findings with all of God's children.

CHAPTER 1

INTRODUCTION

Statement of the Problem

Since its organization in 1988, the South Ghana Conference has been growing at a steady pace. By year-end 2001 it had a baptized membership of 41,747 with 101 organized churches and 235 companies.¹ For 2001, the annual tithe was US\$479,674 with a tithe per capita of US\$12.18.² However, there is wide spread suspicion that many return a partial tithe with only a few returning a full and faithful tithe. Offerings also seem very minimal in comparison to tithe and income levels. A statistical analysis of giving patterns for 1990 to 2000 reveals the giving trends in the South Ghana Conference.

In spite of these challenges, no preliminary research has been undertaken to determine factors that hinder financial growth in the South Ghana Conference. Therefore, an evaluation of giving patterns of the South Ghana Conference is necessary to determine factors that hinder growth in giving, followed by the designing of a strategy to meet the challenges. It is my fervent hope and belief that a good strategy, well-implemented, will

¹General Conference of Seventh-day Adventists, *139th Annual Statistical Report–2001* (Silver Spring, MD: General Conference of Seventh-day Adventists, 2001), 8, 9.

²Ibid., 9.

help the conference grow tremendously in proclaiming the everlasting gospel in every district without the frequent financial constraints that tend to hinder progress.

Purpose of the Dissertation

The purpose of this dissertation is to discover the reasons for the poor financial strength in the South Ghana Conference and to develop stewardship workshops to promote spiritual growth and sound financial performance in the churches.

Justification for the Dissertation

The Bible and the Spirit of Prophecy call for liberality among God's people. In the past ten years the churches in the South Ghana Conference have shown tremendous increases in membership, while the financial growth is minimal. Faithfulness in giving will promote the advancement of evangelistic work in the South Ghana Conference. Church leaders in the South Ghana Conference recognize the urgent need of teaching members about faithfulness in giving.

Definition of Terms

Cedi (GHC): The standard name for Ghanaian currency.

The following definitions are taken from the *Working Policy of the General Conference of Seventh-day Adventists*.¹

Local Church: A united organized body of individual believers.

¹*Working Policy of the General Conference of Seventh-day Adventists* (Hagerstown, MD: Review and Herald Publishing Association, 2000-2001), 47.

Local Conference: A united organized body of local churches in a state, province, or territory.

Union: A body of conferences/missions/fields within a larger territory.

Division: Embraces all the local or union conferences/mission/fields in its assigned area of the world.

General Conference (GC): The largest unit of organization embracing all union conferences/missions and other church organizations in all parts of the world.

Delimitation of the Dissertation

This study was limited to an analysis of giving patterns to discover factors that enhance and hinder growth in giving among the local SDA churches in South Ghana Conference. Survey results did not have a wide representation among newly baptized members. The field surveys were limited to eighteen selected churches and fifty-six respondents due to the constraints of time and finances.

Method of the Dissertation

Selected literature on the theology of spiritual growth and giving was reviewed including books, articles, and unpublished papers on stewardship and other literature dealing specifically with Ghana. Information came from the General Conference web site,

SDA Yearbook,¹ and *The World Factbook* web site.² I sent out the questionnaires to selected churches in South Ghana Conference that served as model churches for the entire conference.

Chapter 1 introduces the dissertation, while chapter 2 gives an overview of the Seventh-day Adventist Church in Ghana. Chapter 3 gives the theological basis of spiritual growth and giving. Chapter 4 gives an analysis of giving patterns, field surveys and factors impacting the financial health of the SDA churches in the South Ghana Conference. Chapter 5 develops strategies for enhancing spiritual growth and giving. Chapter 6 includes the summary, conclusions, and recommendations.

Expectation of the Project

The following expectations are anticipated from this project:

1. This project will enable me to promote spiritual and sound financial responsiveness on my return to Ghana after completing the Doctor of Ministry program.
2. This project will greatly challenge members to tap the spiritual blessings from God.
3. This project will help the South Ghana Conference to discover how contextual factors impact on giving and should enable the church leaders in Ghana to develop relevant strategies to address those areas.

¹*Seventh-day Adventist Yearbook* (Washington, DC: Review and Herald Publishing Association, 2002).

²CIA, "Ghana," *The World Factbook*, 2002,
<http://www.odci.gov/cia/publications/factbook/print/gh.html> (2 February 2003).

4. This project will assist churches in Ghana to be financially strong.
5. This project will help the local churches in the South Ghana Conference to be spiritually challenged and become sensitive to church needs and their role in giving for the advancement of God's cause.
6. Personal testimonies during workshops will encourage church members to embrace liberality.
7. This project will be used as a basis for further research in developing materials and methods that will promote giving in the South Ghana Conference.

CHAPTER 2

OVERVIEW OF THE SEVENTH-DAY ADVENTIST CHURCH IN GHANA

This chapter gives a historical background of the church in Ghana. First, it presents an overview of the Seventh-day Adventist Church in Ghana, especially in the South Ghana Conference. Second, it gives an overview of the country of Ghana.

Brief History

The Seventh-day Adventist work in West Africa began in 1888.¹ It was established through the efforts of Francis I. U. Dophijn, an African, who began to keep the Sabbath after reading literature sent by the International Tract Society, which had been supplied to him by the captain of a ship anchored in Apam, in what is now Ghana.² After raising a group of Adventist believers, he wrote the General Conference asking for missionaries to be sent to Ghana, and in 1892 Lawrence C. Chadwick, the president of the International Tract Society, visited Ghana in answer to the call from Dophijn.³ Chadwick's visit yielded good results.

¹Kofi Owusu-Mensa, *Saturday God and Adventism in Ghana* (New York: Peter Lang, 1993) 60.

²*SDA Encyclopedia*, 1996, 2nd rev. ed., s.v. "Ghana."

³*Ibid.* For further details on the origins and progress of Adventism in Ghana, see Owusu-Mensa, 56-72.

Ghana membership started with only one member in 1888, and later, this one member enlisted few Sabbath-keepers to form a house church. In 2001 there were 764 churches and 264,170 Adventist members in Ghana.¹ Paradoxically, as the church membership increases, the giving capacity does not seem to reflect the entire membership (see Figure 1). Therefore, the current challenge that Ghana church leaders are confronted with is how to get all members to become responsive in returning tithes and offerings to support the Gospel Commission.

The membership of the South Ghana Conference shows a steady increase over the decade, except a decline in 1998 and 2000 due to decentralization to form some missions. One great impetus to a membership increase was the result of 3,332 new members who joined the church through baptism as a result of Pentecost 98.² Also, an evangelistic program called *Operation Win Ghana for Christ* resulted in 17,000 new members being baptized into the Adventist church in Ghana.³

¹139th Annual Statistical Report–2001, 8.

²Luka T. Daniel, “Pentecost Revisited,” *AID Adventist Review*, January-March 1998, 5.

³Ibid.

Current Church Statistics in Ghana

In 2001, the Ghana Union Conference comprised the Central Ghana Conference, East Ghana Conference, Mid-West Ghana Mission, North Ghana Mission, South Central Ghana Conference, South Ghana Conference, and South West Ghana Conference with 764 churches and 264,170 members,¹ and a population of 20,244,154.² The approximate ratio of Adventists to Ghana population is 1 Adventist for every 77 people.

Status of Financial Giving in South Ghana Conference

According to the General Conference *Statistical Report* for 2001, the annual tithe income for South Ghana Conference was US\$479,674 while the offerings were only \$25,272.³ This implies that, at an average, each member gives an annual tithe and offering of only US\$12.08 (see Figure 2 for a detailed financial statistics from 1990 to 2000). The total tithes and offerings per capita raise a concern in terms of commitment in giving among the Adventist local churches in South Ghana Conference. Also, this lamentable situation poses a leadership challenge, particularly as leaders try to implement strategies that can help motivate members to give liberally as part of their spiritual exercise.

¹ *139th Annual Statistical Report–2001*, 8.

² CIA, “Ghana,” *The World Factbook*, 2002, <http://www.odci.gov/cia/publications/factbook/print/gh.html> (2 February 2003).

³ *139th Annual Statistical Report–2001*, 9.

SOUTH GHANA CONFERENCE, 1990-2000

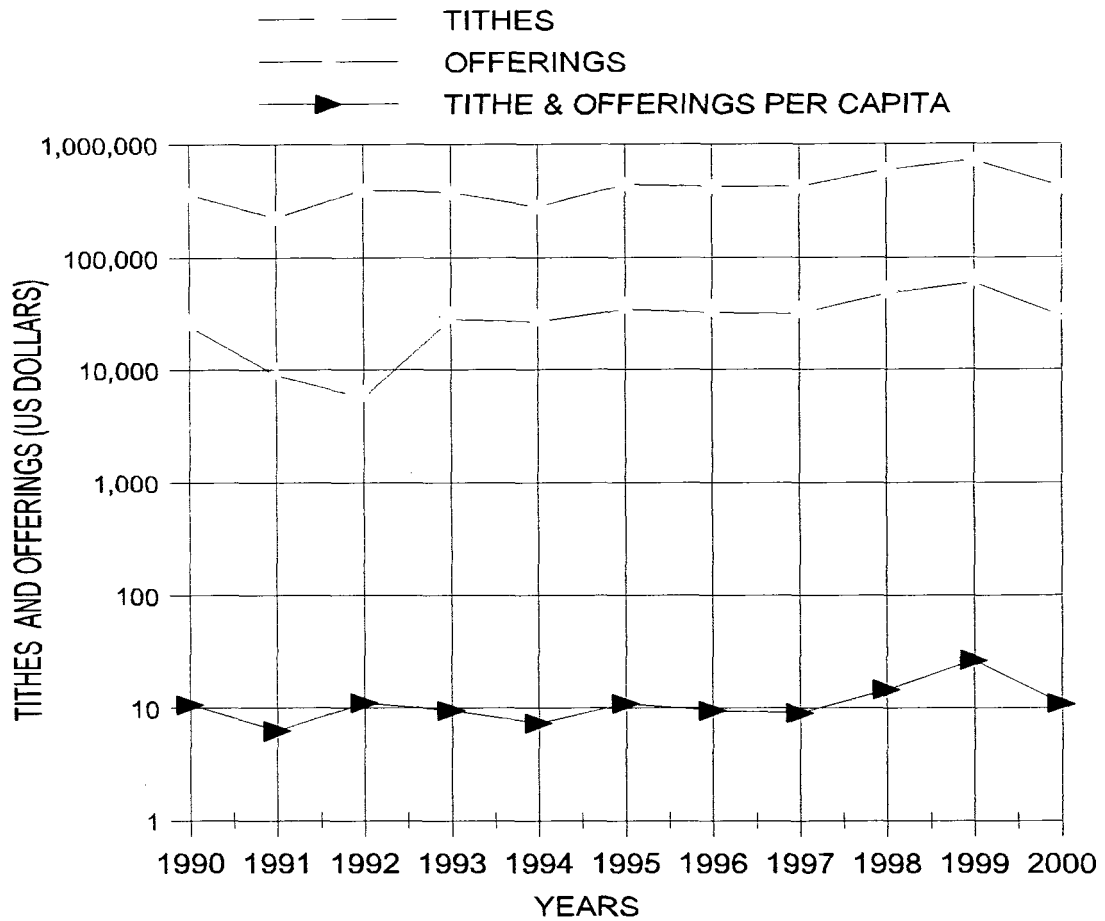


Figure 2. Tithes and offerings (US\$) for the South Ghana Conference from 1990 to 2000. From the *Annual Statistical Report* (Silver Spring, MD: General Conference of SDA, 1990-2000).

Figure 2 shows that growth in giving has not been consistent over a decade. Only since 1997 has there been an improvement in giving. Gordon attributes it to favorable exchange rates enabled the division to make “supplementary appropriations to the unions that were the most disadvantaged.”¹

Another move that brought a positive change was the decision of the division to encourage the conferences and fields to turn in financial reports on time as a way to encourage proper communication and feedback between the higher organization and the lower entities.²

The paradox among the churches in South Ghana Conference is that as the church membership increases, the giving capacity decreases. Therefore, the current challenge is to identify reasons for this discrepancy that threatens to hamper the focus of the church in fulfilling the Gospel Commission.

The above challenge calls for change in the way people are motivated to give. Leadership experts have noticed that the impetus to change in any organization is a vision-driven strategy. George Barna argues that ministry without a vision is like a flashlight without batteries: willing but powerless, or a car without gasoline: capable of forward movement, but lacking the necessary fuel.³ The same is true of churches that function

¹Gordon Gray, “Financial Operations: Exchange Rates,” *AID Adventist Review*, January-March 1998, 7.

²Gordon Gray, “Financial Operations: Developments,” *AID Adventist Review*, January-March 1998, 8.

³George Barna, *Turning Vision into Action* (Ventura, CA: Regal Books, 1996), 10.

without a well-defined vision born of the Holy Spirit; they lack the necessary guide towards a fulfillment of the Gospel Commission.

Brief Overview of the Republic of Ghana

This section presents a brief history of the Republic of Ghana. It outlines the politics, geography, economics, and religious factors influencing the people of Ghana.

Politics

Ghana--a unitary multi-party republic--was the first country in colonial Africa to gain its independence from Britain in March 6, 1957.¹ It was “formed from the merger of the British colony of the Gold Coast and the Togoland trust territory.”²

Land and Climate

Ghana has a surface area of 238,533 square kilometers (92,098 square miles).³ It is located in Western Africa, bordering the Gulf of Guinea, between Cote d’Ivoire and Togo.⁴

Ghana has plenty of grasslands in the north, farmland and forest in the south. Its center is “dominated by the 520 km-long Lake Volta, Africa’s largest man-made lake.”⁵

¹CIA, “Ghana,” *The World Factbook*, 2002,
<http://www.odci.gov/cia/publications/factbook/print/gh.html> (2 February 2003).

²Ibid.

³Ibid.

⁴Ibid.

⁵Patrick Johnstone, Jason Mandryk, and Robyn Johnstone, *Operation World: 21st Century Edition* (Waynesboro, GA: Paternoster Publishing, 2001), 274.

Ghana has a tropical climate--warm and comparatively dry along a southeast coast; hot and humid in southwest; and hot and dry in north.¹

People and Language

Ghana has a population of 20,244,154.² Ghana is a multiracial country made up of about 100 ethnic groups.³ It is a multilingual country with more than seventy-two languages.⁴ English is the official language while the major languages are Akan (Twi), Ewe, Ga, Hausa, Mole, and over 100 other tribal languages.⁵

Economy

Well endowed with natural resources, Ghana has roughly twice the per capita output of the poorer countries in West Africa.⁶ Gold, timber, and cocoa production are major sources of foreign exchange.⁷ The domestic income continues to revolve around subsistence agriculture, which accounts for 36 percent of GDP (estimated US\$1,980 in

¹CIA, "Ghana," *The World Factbook*, 2002,
<http://www.odci.gov/cia/publications/factbook/print/gh.html> (2 February 2003).

²Ibid.

³Johnstone, Mandryk, and Johnstone, 274.

⁴Ibid.

⁵*World Christian Encyclopedia: A Comparative Survey of Churches and Religions in the Modern World*, 2001, 2nd ed., s.v. "Ghana."

⁶Johnstone, Mandryk, and Johnstone, 274.

⁷Ibid.

2001) and employs 60 percent of the workforce, mainly small landholders.¹

Unemployment is estimated at 20 percent (2001).²

Education and Health

In 2002 the literacy rate of the total population was about 64.5 percent--75.9 percent for males and 53.5 percent for women.³ In 2002 life expectancy for men was 55.66 years, 58.51 years for women, and 57.06 years for the country. The infant mortality rate for 2002 was estimated at 55.64 deaths for every 1,000 live births.⁴ Access to health services is estimated at 60 percent, while access to safe water is about 56 percent.⁵

Religion

There are three different types of religions found in Ghana namely, Christianity, the traditional religions, and other world religions.⁶

¹CIA, "Ghana," *The World Factbook*, 2002,
<http://www.odci.gov/cia/publications/factbook/print/gh.html> (2 February 2003).

²Ibid.

³Ibid.

⁴Ibid.

⁵*World Christian Encyclopedia*, s.v. "Ghana."

⁶Johnstone, Mandryk, and Johnstone, 274.

Christianity

Christians comprise 63.55 percent (12,845,041 adherents) of the population.¹

Ghanaians came in contact with Christians as early as 1471. “The first Catholics to reach the Gold Coast were Portuguese in 1471, who built a fort at Mina off the coast in 1482.”²

However, extensive missionary work was not begun until early the nineteenth century when different Protestant denominations arrived in the Gold Coast. The four largest Protestant denominations in Ghana are the Methodist, Presbyterian, Seventh-day Adventist, and Evangelical Presbyterian churches.³

Tribal Religions

Traditional religions of Ghana account for more than 15.25 percent (3,082,405 adherents) of the total population.⁴

Owusu-Mensa states that the Akan people of Ghana view God as a significant being or simply “The Supreme Being.”⁵ “In their philosophy and religion He is accorded a special role, acknowledging Him to be the undisputed Master of the whole universe.”⁶ Names of God include Nyame and Nyankopon (among the Akan, Asante, Fanti), Onyankopon (Twi), We

¹Ibid.

²*World Christian Encyclopedia*, s.v. “Ghana.”

³Ibid.

⁴Johnstone, Mandryk, and Johnstone, 274.

⁵Owusu-Mensa, 5.

⁶Ibid.

(Birifor, Grunshi, Tallensi), Mawu (Ewe), Dzemawon (Ga), Omborr (Konkomba), and Na'angmin (LoDagaa).¹

Among the Asante, prior to 1930, alters (called Nyame Dua, God's tree) for daily offerings to God were found in most compounds, but they are now rare.² In addition to the worship of God,

There is a belief in Asase Yaa, old mother earth; an elaborate pantheon of divinities (Abosom) who are remembered in annual festivals, the most important being the river spirits Tani, Bea, and Bosomtwe; a continuing relationship between the living and their ancestral spirits (Ntoro) involving food offerings and libations; and a dynamistic practices which express themselves positively in the forms of charms or amulets (suman) or negatively through the work of witches (abayifo).³

Other Religions

It is estimated that about 21.10 percent (4,264,836 adherents) of the population subscribes to Other World Religions--i.e., Muslims and Baha'i.⁴ There are 20,212 adherents of Baha'i, and 2,244,624 Muslims in Ghana.⁵

There are about 20,212 people who compose a non-religious group in Ghana. This is 0.10 percent of the population.⁶

¹Ibid. See pp. 10-16.

²Ibid.

³Ibid.

⁴Johnstone, Mandryk, and Johnstone, 274.

⁵Ibid.

⁶Ibid.

CHAPTER 3

THEOLOGICAL BASIS OF SPIRITUAL
GROWTH AND GIVING

This chapter presents the theological basis of spiritual growth and giving from the Bible, Ellen G. White, and other contemporary writers.

God's Ownership of the Entire Creation

Throughout the entire Old Testament, the keynote is, "The earth is the Lord's" (Pss 24:1, 50:12; Job 41:1). In the New Testament a new concept of stewardship is set forth, the concept of man not merely as one who manages the property of another, but as the one who manages the property of the owner and seeks to do the owner's will. This view is clearly taught by Christ in the parable of the talents in Matt 25:14-30 (see also Luke 16:1-9 and Luke 19:11-27).

Bleick states, "One of the fundamental aspects of Christian stewardship is the realization that everything that exists belongs to God."¹ God's ownership goes far beyond our possessions, tithe, and offerings. Another scholar believes that God's interest is not in

¹Roy H. Bleick, *Much More Than Giving: Resources for Preaching Christian Stewardship* (St. Louis: Concordia Publishing House, 1985), 20.

possessions, but in people.¹ Smith states, “A person will experience great difficulty in understanding the stewardship of life until he accepts, as a basic fact, God’s ultimate ownership of what He has created--which includes man himself.”²

“What is stewardship?” “The Greek words *oikonomos* (house manager--translated “steward”) and *oikonomia* (house management--translated “stewardship”) refer to the responsibilities or actions of managing a household or business.”³ In the primary sense, therefore, a steward is one who uses an owner’s resources to manage a household or business for him. Stewardship is making decisions and doing the things necessary in order to make the business profitable.⁴

The essence of Christian stewardship lies in managing resources that God has placed into the hands of Christians in the interest of a business He has entrusted Christians to carry on for Him. Bleick argues, “It is a mistake to conceive of Christian stewardship as a department of life or a narrowly defined sphere of specific activity, for example, pledging or giving money for church budgets.”⁵

The preceding view of the management of property has far-reaching repercussions on how the property is used in relation to God as the giver. It is from this point of view that the essential nature of the Old Testament idea of sacrifice must be understood.

¹Paul G. Smith, *Managing God’s Goods* (Nashville, TN: Southern Publishing Association, 1973), 9.

²Ibid.

³Bleick, 15.

⁴Ibid.

⁵Ibid.

According to Brattgard, “When the faithful givers made sacrifices to God, and brought gifts of various kinds to the altar, this was done to remind themselves and others that ‘everything belongs to the Lord.’”¹ Brattgard further states, “The very place to which the offering is brought, the altar, has something to tell us. This is the place where God and man meet in a special way, when man gives visible expression to his confession, that everything belongs to the Lord.”²

If everything belongs to God, the church and all those who comprise it belong to God as the owner who brought it into existence. This means that the church does not live for itself, but seeks to fulfill the purpose for which God called it into being. Christians should be taught not to live to please themselves, but God: For He died for all, that those who live should no longer live for themselves but for Him who died for them and was raised for us again (2 Cor 5:15). Implicit in the preceding point is the need for the church to rediscover the relationship between man and God. Therefore, in order to develop a vision for ministry, the church has to accept God’s revealed truth that He owns everything, while human beings are only managers of the resources He has entrusted to them.

When one looks at the challenge of giving among the local churches in the South Ghana Conference, the issue of Christian stewardship begins to surface. Stewardship begins by acknowledging that God is the Creator of the universe and that everything He has created, including human beings themselves, belongs to Him. In this case, declares McRae, “Our

¹Helge Brattgard, *God’s Stewards: A Theological Study of the Principles and Practices of Stewardship* (Minneapolis: Augsburg Publishing House, 1963), 84.

²Ibid.

material wealth and all the gifts of life come from Him. Man is not an owner; he is a steward. All that he possesses belongs to God. Man must use these according to the will of God.”¹

If God owns everything, including humans, the church’s approach to stewardship should begin with an attempt to bring men and women to God for transformation. Therefore, “The goal of Christian stewardship is life-changing transformation. God has called us to be faithful stewards. What we give to and through the church emerges from who we are.”²

Furthermore, church members in the South Ghana Conference should be helped to reassert their priorities and ascertain their purpose for existence. If Christ’s followers know that the ultimate goal of human existence is to seek God and His righteousness,³ they will begin to place heaven’s interest as top priority. If people understand the purpose for human existence from a spiritual stance, they will begin to value giving as a form of sacrifice. Also, they will have a spiritual basis for offering themselves before they even offer their means.

Church members should be taught to invest in God’s kingdom as they look forward to their eternal reward, and this will stimulate a spiritual basis for giving. This is implied by Guion when he draws the analogy that people give to the extent they feel that their individual’s needs are satisfied and the extent to which the individual perceives a level

¹Glenn McRae, *Teaching Christian Stewardship* (St. Louis, MO: Bethany Press, 1954), 17.

²Dan R. Dick, *Revolutionizing Christian Stewardship for the 21st Century: Lessons from Copernicus* (Nashville, TN: Discipleship Resources, 1997), 4.

³Matt 6:33.

of satisfaction from the situation.¹ Leaders are expected to motivate members to be faithful stewards in view of God's claim as the owner of all that they possess.

Hoge, McNamara, and Zech agree that congregations that embark on a stewardship strategy should consider the following five points:²

1. The people need a faith perspective with clear articulation of the purpose of the church. This faith is Gospel-oriented and "has the ability to shape and transform us. . . . It is grounded in scripture, and the believer is constantly stirred up. A generous and thankful response is the mark of someone who is anchored in this faith.

2. The people must believe in mission. The church exists "to announce the Good News of what God has done in Jesus Christ to all the world. . . . This mission is central to the believer and has the power to change and save lives."

3. Believers need to trust the network of organizational entities that make up the church: local church, field/conference, union, division, General Conference, and other church agencies. Believers are asked to hold these "partners" trustworthy in the way they handle finances and not to restrict their vision to only their local congregations.

4. The times call for leaders—both lay and clergy—who are bold, not timid, in the arena of stewardship. Leaders teach by example "through their public proclamation." They are visible and they motivate. "Leaders model behavior that is carefully observed and often followed by members."

¹Victor H. Vroom, *Work and Motivation* (San Francisco: Jossey-Bass Publishers, 1995), 116.

²Dean Hoge, Patrick McNamara, and Charles Zech, *Plain Talk About Churches and Money* (Bethesda, MD: Alban Institute, 1997), 82.

5. Discipleship includes participation through our time, energy, prayers, and financial resources. People are to be invited to challenge conventional wisdom and follow instead “the way of the cross.” They are encouraged to respond with offerings as an act of worship, as well as respond to specific opportunities of directed giving.

God as a Model for Christian Giving

The basic premise to Christian giving is that “God is the great giver.”¹ Kauffman states that God’s capacity to give emerges from the fact that He is a loving God.² He further asserts, “God is the giver of life. The giver of every good and perfect gift. He gave His son that we might be redeemed, and He freely gives us all things. He has given His son for the salvation of human beings (John 3:16).”³ God is a giving creature.⁴ Tolson has further observed:

Humanity is at its best when it is giving, because that is the essence of who God is. Humanity is at its worst when it is not giving. In essence that may be at the root of the word *sin*. Theologians have defined sin as “missing the mark.” If the target, the “mark,” is to reflect God’s image, which is giving, we really miss the target when we are selfish, mean, petty, and greedy.⁵

¹W. A. Poovey, *How to Talk to Christians about Money* (Minneapolis: Augsburg House, 1982), 30.

²Milo Kauffman, *Stewards of God* (Scottsdale, PA: Herald Press, 1975), 163.

³Ibid.

⁴Chester L. Tolson, *Proven Principles for Finding Funds: A Guide for Church and Nonprofit Leaders* (Grand Rapids, Baker Books, 2003), 49.

⁵Ibid., 50.

Jesus is a perfect example for the believers. The apostle Paul says, “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Cor 8:9).

God never asks anything of human beings until He has first blessed them and given them more than they can ever repay.¹ For instance, before God demanded obedience to the ten commandments, He first reminded the Israelites that “I am the Lord your God, who brought you out of Egypt, out of the land of slavery” (Exod 20:2). It is only after God had said these words that He asks obedience from the children of Israel. Poovey states:

So Christian giving is always a response. The motivation for our giving is that we *have* received. This doesn’t mean we try to pay God back, for that is an impossibility. It does mean that our giving begins in gratitude. We have been blessed, so we give in thankfulness.²

Old Testament Insights on Spiritual Growth and Giving

In the Old Testament God asked for sacrifices, for the first fruits and firstlings, freewill offerings, tithes from the flocks, herds, and the fruit of the fields. Three times a year when the Hebrews went to Jerusalem for the feasts, they were not to go empty-handed, but were to give as God had prospered (Deut 16:16, 17).

¹Poovey, 30.

²Ibid.

The Bible as a whole, Old as well as New Testament, contains some twenty-six direct references to steward and stewardship.¹ “The earth is the Lord’s, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters” (Ps 24:1, 2). “If I were hungry I would not tell you, for the world is mine, and all that is in it” (Ps 50:12).

The steward in the literature of the Old Testament is a servant, but not an ordinary servant who simply takes orders and does the bidding of others. Rather, he is a superior servant, a type of supervisor or foreman, who must make decisions, give orders, and take charge.² That is, the steward is one who has been given responsibility for the management and service of something belonging to another, and his office presupposes a particular kind of trust on the part of the owner or master.

The latter, to whom the steward is accountable in the Hebraic writings, is usually a royal personage—a king or ruler.³ Thus, in the first usage of the term in the Old Testament (Gen 43 and 44), the steward in question is a person accountable to Joseph, the Hebrew prisoner who has risen in the court of Egypt to be second only to Pharaoh. The whole episode establishes a concept of the office in which the steward is really a full representative or deputy of his master.⁴

¹Douglas John Hall, *The Steward: A Biblical Symbol Come of Age*, rev. ed. (Grand Rapids, MI: Eerdmans Publishing, 1990), 31, 32.

²Ibid., 32.

³Ibid.

⁴Ibid.

A less detailed and intimate, though equally high, conception of the steward's work is presented in 1 Chr 27 and 28. Here the stewards are named, those who have responsibility for the various properties and aspects of king David's total kingdom (treasuries, vineyards, herds, camels, and flocks), together with the commanders of divisions, leaders of the tribes, and the chief counselors.

A third brief reference to the steward (Dan 1:11, 16) presupposes a similar degree of significance for the office. In this case, the steward is charged not with properties, but with the care of young loyal Hebrew prisoners of Nebuchadnezzar, and he seems quite at liberty to make immediate decisions respecting them; for when Daniel asks for a radical change in diet the steward complies and, consulting no one, substitutes the desired simple vegetables for the rich royal foods the king had ordered for his prisoners.¹

The fourth reference is found in Isa 22:15-21. In this passage, "We learn that, however important the steward may be in the scheme of things, he is neither ultimately authoritative nor irreplaceable."²

Some Old Testament Examples of Giving

The Old Testament records several examples of giving by various givers who portrayed different attitudes. The following examples stand out:³

¹Ibid., 33.

²Ibid., 33.

³Adopted from Kauffman, pp. 172-173.

Cain and Abel

Gen 4:2-4 records that Cain and Abel brought their offerings to God. Cain offered to God “some of the fruits of the soil” (vs. 3). Abel offered fat portions from some of the firstborn of his flock (vs. 4). The duty of rendering to God was recognized in the earliest days.

Abraham

Gen 14:20 and Heb 7:4 record that Abraham offered tithes to the priest of the Most High, thus implying that the principle of the tithe was observed hundreds of years before the Mosaic law was given.

Jacob

Gen 28:22 gives an account of Jacob’s vows to render to God the tenth of all that God would give him as a response to what the Lord has promised to do for him. This suggests that the principle of gratitude-oriented giving is recognized in the Bible.

Israelites and the Tabernacle Project

Exod 35 and 36 present an account of how the Israelites surprised Moses by bringing freewill offerings for the construction of the tabernacle. The people had responded so liberally that the workers came to Moses and said, “The people are bringing more than enough for doing the work the Lord commanded to be done” (35:5). In response to the builders’ request, Moses restrained the people from bringing more, because what they had already was more than enough to do all the work (35:7).

The Construction of the Temple

1 Chr 29:1-14 records that King David donated thousands of talents of gold and silver and other materials in abundance for the work of the temple. He then asked all who were of a willing heart to give. Almost everyone responded generously and joyously. Generous giving opens the springs of joy. This account teaches that “God’s people cannot be the joyous people He wants them to be when they fail to render their tithes and offerings and to respond to the needs of people and the prosperity of the kingdom.”¹

Another principle inherent in this passage is that leaders should model what is considered in any congregation to be an acceptable behavior pattern.² This suggests that people’s models in living can be motivators in giving as well.

New Testament Insights on Spiritual Growth and Giving

The New Testament also presents numerous examples of giving and attitudes portrayed by the givers. In the times of Jesus the practice of giving alms, tithing, and giving to the temple treasury was common among the Jews.³

Some New Testament Examples of Giving

There are typical examples of individuals who presented their gifts or alms to God. In the next two examples, what mattered most to God was the giver’s motive, but not the abundance of what he or she had given.

¹Kauffman, 173.

²Lyle E. Schaller, *44 Ways to Expand the Financial Base of Your Congregation* (Nashville: Abingdon Press, 1991), 38.

³Kauffman, 173.

Zacchaeus

Luke 19:1-8 records that Zacchaeus, a prominent official in the Roman Customs Department, said to Jesus, "Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount" (vs. 8). This passage suggests the principle that one's conversion impacts one's pocketbook as much as conversion touches the heart.

The Poor Widow

Mark 12:41-44 presents Jesus' attitude toward each giver who responded to His gracious gift of salvation. In this passage He commends the poor widow for giving all that she had to God. The emerging principle is that Jesus appraises the gifts, not by the amount given, but by the amount remaining as well as the motive in which it is given.

The Early Church

Acts 2:44, 45; 4:32-37 record that, after the disciples were filled and empowered by the Holy Spirit, they realized that what they had was not their own. The Bible teaches, "All the believers were together and had everything in common" (2:44). The underlying principle is that whenever believers are Spirit-led, they cease to be selfish, but they have the welfare of God's work and the needy at heart.

The Church in Macedonia

2 Cor 8:1-5 presents a practical example of how the poverty-stricken churches of Macedonia gave generously and joyously to help the needy in Judea. They also sacrificed

sum of money each “first day.” It was out of the above plan that “Systematic Benevolence” was established.¹

Prophetic Counsels of Ellen G. White

Tithing as the means to support the ministry and the gospel proclamation was initiated by God. It is vital to acknowledge that God has provided His own method to finance the spreading of the gospel. Ellen White states that:

The only means which God has ordained to advance His cause is to bless men with property. He gives them the sunshine and the rain; He causes the vegetation to flourish; He gives health and ability to acquire means. All our blessings come from His bountiful hand. In turn He would have men and women show their gratitude by returning Him a portion in tithes and offerings.²

Further, she reminds believers not to forget that they are placed on trial in this world, to determine their fitness for the future life.³ She argues that “none can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches.”⁴ Adventist scholars believe that “God created man for His own glory, that after test and trial the human family might become

¹Ibid.

²Ellen G. White, *Testimonies to the Church*, 9 vols. (Mountain View, CA: Pacific Press Publishing Association, 1948), 5:150.

³Ellen G. White, *Counsels on Stewardship* (Takoma Park, Washington, DC: Review and Herald Publishing Association, 1940), 22.

⁴Ibid.

one with the heavenly family. It was God's purpose to re-populate heaven with the human family, if they would show themselves obedient to His every word."¹

Giving and Character Development

It is vital to know, "A character formed according to the divine likeness is the only treasure that we can take from this world to the next. . . . How important, then, is the development of character in this life."² "One can readily see the value of a program which encourages and assists an individual in self-surrender to God. Not only does it benefit him, but also God's cause and his fellow men. God has organized the church to assist every individual member in character development."³

"Donating money alone does not demonstrate true giving. Entrusting the entire life to Him without reservation does. The 'total gift of self' to God results from the individual's love for God. Stewardship--the wise and unselfish use of life--demonstrates the degree to which a person has surrendered himself to God."⁴ "God's providence has arranged the entire plan of systematic benevolence for the benefit of man."⁵

It is difficult, even today, to discuss the subject of church support and its relationship to our own spiritual welfare. We have come to depend so thoroughly on

¹*Seventh-day Adventist Bible Commentary*, 11 vols., ed. F. D. Nichol (Washington, DC: Review and Herald Publishing Association, 1957), 1:1082.

²Ellen G. White, *Christ's Object Lessons* (Washington, DC: Review and Herald Publishing Association, 1941), 332.

³Smith,

⁴Ibid.

⁵White, *Counsels on Stewardship*, 180.

material things that we naturally defend ourselves if it appears that anything encroaches upon them in any way. Yet God has charged His leaders to properly educate the church on the topic: “Ministers have neglected to enforce gospel beneficence. The subject of tithes and offerings has not been dwelt upon as it should have been.”¹

According to Smith, “Christian growth moves us toward the manhood and stature of Christ”.² “It is not enough to just recognize God’s ownership of all you possess. The heart must regularly open in gratitude for what you have received, dispensing at least the unneeded portions of your blessings from God.”³

“The heart opened by one gift, is not to have time to become selfishly cold and to close before the next is bestowed. The stream is to be continually flowing, thus keeping open the channel by acts of benevolence.”⁴ “Those whose hearts are filled with the love of Christ, will follow the example of Him who for our sake became poor, that through His poverty we might be made rich. Money, time, influence—all the gifts they have received from God’s hand, they will value only as a means of advancing the work of the gospel.”⁵

It is worth noting that giving tithes and offerings is meant for Christians not God. “Systematic benevolence is designed in the order of God to tear away treasures from the covetous as fast as they are gained and to consecrate them to the Lord, to whom they

¹White, *Testimonies to the Church*, 5:382.

²Smith, 57.

³Ibid., 71.

⁴White, *Testimonies to the Church*, 3:393, 394.

⁵Ellen G. White, *The Acts of the Apostles* (Mountain View, CA: Pacific Press Publishing Association, 1947), 71.

belong.”¹ As God’s followers give constantly, giving overcomes and finally eradicates covetousness and selfishness.²

God’s Plan for the Rapid Conclusion of the Gospel

For the success of gospel proclamation Christians should be consistent and faithful in giving tithes and offerings. “If they will be faithful in bringing to His treasury the means lent them, His work will make rapid advancement. Many souls will be won to the truth, and the day of Christ’s coming will be hastened.”³ Smith argues, “Insufficient finances and spiritually dead churches result from inadequate love for God and the absence of systematic benevolence. Love for self takes the place of love for God. We use mental and physical energies, possessions, and time for self. The only cure is to systematically return to God, to escape the straitjacket of self.”⁴

Ellen White regrets, “There has been a neglect in the churches of keeping up the plan of systematic benevolence, and the result has been an impoverished treasury and a backslidden church.”⁵ The Bible is full of examples that show how God’s people were tempted to ignore God’s will and the results of that negligence. Nehemiah recounts how God’s temple was deserted by Levites and singers because God’s people had ceased to give tithes and offerings. “I also learned that the portions assigned to the Levites had not

¹White, *Testimonies to the Church*, 3:548.

²Smith, 71.

³White, *Counsels of Stewardship*, 45.

⁴Smith, 74.

⁵White, *Testimonies to the Church*, 3:409.

been given to them, and that all the Levites and singers responsible for the service had gone back to their own fields. So I rebuked the officials and asked them, ‘Why is the house of God neglected?’ Then I called them at their posts. All Judah brought the tithes of grain, new wine and oil into the storerooms” (Neh 13:10-12).

Putting God First

“But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matt 6:33). “Putting God first helps us to place life in proper perspective. It enables us to recognize that we look to God for our security and not to our talents or possessions. Furthermore, it allows God’s blessings to extend our service.”¹ Reid suggests five basic principles that help Christians to understand the biblical perspective of personal money management:²

1. God is the owner of everything.
2. Our purpose in life is to glorify God.
3. The tithe is the minimum testimony of our Christian commitment,
4. Debt is bad.
5. Prosperity is having what you need when you need it.

To the person who does place self ahead of God, God can only say, “You are under a curse--the whole nation of you--because you are robbing me” (Mal 6:9).

¹G. Edward Reid, *It's Your Money! Isn't It?* (Hagerstown, MD: Review and Herald Publishing Association, 1993), 30.

²Ibid.

Giving as a Selfless Service

In Phil 2:5-7 Paul asks the converts to Christ to develop the disinterested and benevolent attitude toward life which Christ exemplified. He was God by right and authority, yet He became a servant and did the will of His Father.

The entire life of Christ from His incarnation to death illustrates selfless service. "And being found in appearance as a man, he humbled himself and became obedient to death, --even on a cross" (Phil 2:8). "Those who are ready and willing to invest in the cause of God, will be blessed in their efforts to acquire money."¹

It was to give in His own life an illustration of unselfishness that Jesus came in the form of humanity. And all who accept this principle are to be workers together with Him in demonstrating it in practical life. To choose the right because it is right; to stand for truth at the cost of suffering and sacrifice--'this is the heritage of the servants of the Lord, and their righteousness is of me, saith the Lord.'²

Writing about the various offerings God asked of the Jewish nation, Ellen G.

White commented:

By this system of benevolence the Lord sought to teach Israel that in everything He must be first. Thus they were reminded that God was the proprietor of their fields, their flocks, and their herds; that it was He who sent them the sunshine and the rain that developed and ripened the harvest. Everything that they possessed was His; they were but the stewards of His goods.³

¹Ellen G. White, *Our High Calling* (Washington, DC: Review and Herald Publishing Association, 1961), 194.

²Ellen G. White, *Education* (Mountain View, CA: Pacific Press Publishing Association, 1942), 154, 155.

³White, *Acts of the Apostles*, 337.

Giving Should Not Be Considered Burdensome

There are those who spend a large amount for needless luxuries; they gratify their appetites, but feel it a great tax to contribute means to sustain the church. They are willing to receive all the benefit of its privileges, but prefer to leave others to pay the bills. Those who really feel a deep interest in the advancement of the cause will not hesitate to invest money in the enterprise whenever and wherever it is needed.¹

In assuring those who placed their lives on the side of God, Jesus said, “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?” (Matt 6:25).

Summary

This chapter has shown the importance of spirituality and giving from the Bible. The following issues emerged:

1. God owns everything.
2. Christians are managers of God’s resources.
3. Giving is the result of spiritual maturity.
4. God has given His followers a perfect example of selfless giving.
5. Giving enhances one’s love for God.
6. Every Christian is under obligation to return to God what belongs to Him.

¹White, *Testimonies to the Church*, 4:18.

7. Ellen G. White affirms the importance of spreading the gospel through one's systematic benevolence.
8. God is interested in the giver's heart much more than what is given.
9. Giving ensures continuity of the pastoral ministry.
10. Faithfulness brings abundant blessings from God.

CHAPTER 4

ANALYSIS OF FIELD SURVEYS AND FACTORS IMPACTING THE SDA CHURCH IN SOUTH GHANA CONFERENCE

This chapter presents the basic findings of the surveys carried out to discover factors hindering growth in giving in the South Ghana Conference of the SDA church. First, it describes the need for carrying out the surveys and gives an analysis of the surveys followed by a presentation of the findings. Second, factors impacting the growth of the SDA church in the South Ghana Conference are discussed.

Rationale for the Field Surveys

The greatest need was to secure statistical information about the South Ghana Conference. Second, I tried to ascertain giving patterns in South Ghana Conference by carrying out a survey that was sent out to eighteen selected churches in the South Ghana Conference.

Findings from the selected eighteen churches in the South Ghana Conference are presented with the data collected by means of the instrument “Survey on Seventh-day Adventist Giving Patterns in Ghana: Adventist Member.”

Methodologically, the survey research is descriptive, and the research instruments are questionnaires (closed-end questions). A sampling plan was utilized to select churches to be

surveyed. The questionnaires and interviews were designed to gather information from individual church members. After consultation with local church leaders of the South Ghana Conference, questionnaires were administered to eighteen selected churches from the 101 churches in South Ghana Conference. Selection of churches to be surveyed was based on the location of the church and how well it represented different classes of people. Participants were carefully selected by the volunteers at a given Sabbath service. Random sampling resulted in fifty-six respondents. Results from eighteen churches, with a total of fifty-six respondents, were analyzed.

The Field Surveys

The questionnaires that served as valuable instruments on the study of spiritual growth and giving in South Ghana Conference sought information in two major areas: (1) the members' background information: gender, age, formal education, occupation, and monthly income, and (2) the members' spirituality and giving patterns.

The questionnaire for Adventist members was multifaceted. All the closed-end questions were intentionally designed to uncover a variety of factors that could not be easily discovered by analyzing statistical figures discussed in this research.

Members' Background and Giving

This section looked at the gender, length of membership in the church, age group, formal education, occupation, and monthly income bracket to try to discover how these factors influence spiritual growth and giving.

Gender, length in the church, and the age group proved valuable to understanding how the local church meets the needs of its constituency in Ghana. A summary of the responses is given in table 1.

TABLE 1
GENDER, LENGTH IN THE CHURCH, AND AGE
GROUPS OF THE RESPONDENTS
(in Percentages)

Gender	%	Length in the Church	%	Age Group (yrs)	%
Male	67.86	less than one (1) year	...	Under 19	...
Female	32.14	1-5 years	3.57	20-25	7.14
		6-10 years	5.36	26-35	19.64
		11-20 years	32.14	36-45	26.79
		21-30 years	35.71	46-55	33.93
		Over 30 years	23.21	56-60	8.93
				61-65	1.79
				66-69	1.79
				Over 70	...

A total of fifty-six members responded to the questionnaires.¹ About 67.86 percent were male and 32.14 percent were female. The survey has shown that gender differences do not necessarily influence giving patterns except where either male or female respondents may be a non-working spouse. This implies that the problem of giving in the

¹Given the constraints of time and expenses involved in carrying out the survey, I preferred to work with 60 members who served as a test case for the entire conference. Of the 60 questionnaire papers that were given out to the 18 selected churches, 56 respondents turned in their papers.

South Ghana Conference has more to do with people's attitudes toward God as opposed to their gender. Therefore, both males and females need help on how to exercise faith and trust in God as it relates to applying the principles of stewardship in their individual lives.

The survey has also shown that the members' age category was important in helping to evaluate the members' spiritual maturity. Of all the fifty-six respondents who participated in this survey, 26.78 percent were between the ages of twenty and thirty-five. The majority, 73.32 percent, were between the ages of thirty-six and sixty-nine. Given the fact that the majority of the members, 89.29 percent, are adults who have been in the church for a while, it suffices to conclude that lack of giving in the South Ghana Conference has much more to do with lack of faithfulness or spiritual maturity as opposed to the age level of an individual believer.

Regarding the length of time the respondents have been Adventists, none of the members surveyed were baptized within the previous year. This is due to the fact that the survey did not have a wide representation among newly baptized members. About 3.57 percent had been baptized members for approximately one to five years, and the remaining 96.42 percent had been in the church between six to thirty years. The higher percentage of members who had been baptized members for a long period of time seems to suggest that the issue in the South Ghana Conference has more to do with commitment as opposed to the length of time an individual has been a baptized member.

Education, Occupation, and Monthly Income of Respondents

Another important part of the survey sought to discover the literacy level of the members in order to discover how literacy impacts an individual's attitude toward stewardship lessons that the local church teaches its constituency. To gather more information about the characteristics of members who constitute the Adventist constituency, respondents were asked to reveal their education, occupation, and monthly income. The results are given in Table 2.

TABLE 2
FORMAL EDUCATION, OCCUPATION, AND MONTHLY
INCOME OF THE RESPONDENTS
(in Percentages)

Formal Education	%	Occupation	%	Monthly Income	%
Primary	...	Skilled Worker	17.86	¢50,000-150,000*	...
JSS	1.79	Industrial Worker	3.57	¢150,000-300,000	3.57
SSS	1.79	Employed Professional	57.14	¢300,000- 600,000	8.93
Sixth Form	7.14	Self-employed	3.57	¢600,000-900,000	19.64
Diploma	14.29	Professional	...	¢900,000-1,200,000	33.93
Degree	21.43	Businessman/woman	...	¢1,200,000-2,000,000	23.21
Masters	28.57	Farmer	...	¢2,000,000-2,500,000	3.57
Doctorate	7.14	House wife	5.36	¢2,500,000-3,000,000	...
Other	17.86	Student	3.57	¢3,000,000-5,000,000	1.79
		Retired	8.93	¢5,000,000 and Over	1.79
		Other		Other: _____	3.57

*US\$1 is equivalent to about ¢8,516 of Ghana local currency (GHC), according to Oanda Currency Converter, 2002 <http://www.oanda.com/convert/classic> (19 February 2003).

Almost all the fifty-six members surveyed are literate. The Adventist church in the South Ghana Conference is blessed with a constituency that is literate. Out of the fifty-six respondents, more than 71 percent of the respondents have either a diploma, degree, master's, or doctorate as their highest training. Given the status of education in the South Ghana Conference, it is somewhat appropriate to conclude that illiteracy is not a barrier that inhibits the dissemination of knowledge about God's expectation of His followers to return tithes and offerings to His store house, the church.

Table 2 also shows that more than 78 percent of the respondents are employees who are either skilled workers, industrial workers, or employed professionals. Added to the 78.57 percent are the 3.57 percent who are self-employed. The survey has shown that of the 82.14 percent workers, 67 percent of them are workers who earn a stable monthly income. Also, at least 30.36 percent of total respondents earn an income from ₵1,200,000 to more than ₵5,000,000. Interestingly, about 3.58 percent earn a salary ranging between ₵3,000,000 to more than ₵5,000,000. Out of the fifty-six respondents, only 32.14 percent (18 people) earn between ₵150,000 and ₵900,000.

These figures reveal an interesting factor of giving among the local churches in the South Ghana Conference. In the first chapter, growth in giving was identified as a recurring problem in the South Ghana Conference. As the statistics show, only 35.71 percent (20 people), out of 64.29 percent (36 people) who earn a monthly salary ranging from ₵50,000 to more than ₵5,000,000 have indicated that they return tithes and offerings.

This survey has partially revealed that unfaithfulness in returning tithes and offerings defeats the church's effort to train more pastors to provide training and nurturing for

evangelism. It also suggests that the members' spirituality is at stake. If members are not spiritually mature enough to recognize God's ownership—that they are only stewards of God's properties—it is almost impossible for them to be consistent in honoring God by returning tithe. McGavran argues that "Christians in growth-oriented congregations know this and are willing to tithe their income and add generous offerings to that to make it happen. They grow up happier to discover that they cannot outgive God."¹ Adding to the preceding point, DePaiva states that the only way God prospers His church is by making individual members honest, generous, and prosperous Christians.²

Robert A. Evans believes that while numerical church growth is important, it is not the primary need that will transform the church and the culture.³ Simply translated, laxity and lack of commitment in returning tithes are not the real issues threatening the church's existence, rather, it is lack of spiritual maturity that should worry the leadership of the local church today.

The above paragraph challenges church leaders, especially church treasurers, in the South Ghana Conference to diligence as they attempt to help God's people to be faithful. According to Gordon Gray:

[The] treasury is to manage the resources of the church for the support of the ongoing work of evangelism and nurture of our members as we advance toward the

¹Donald A. McGavran and Winfield C. Arn, *How to Grow a Church* (Glendale, CA: G/L Publications, 1973), 282.

²Itamar DePaiva, "Stewardship and Development," *AID Adventist Review*, January-March, 1998, 16.

³Robert A. Evans, "Recovering the Church's Transforming Middle: Theological Reflections on the Balance Between Faithfulness and Effectiveness," in *Understanding Church Growth and Decline: 1950-1978*, ed. Dean R. Hoge and David A. Roozen (New York: Pilgrim Press, 1979), 288-314.

soon return of our Savior, Jesus. The task is at times demanding, stressful, and even discouraging, but we are thankful that we can have the assurance that the Lord is in control and He will direct affairs as we submit to His direction.¹

Members' Spirituality and Liberality

Scholars argue that while specific strategies of encouraging giving are important, they are less important than a healthy congregational system.² This implies that church leaders should target the spirituality of the members to help them to know Christ before they dwell on issues dealing with finances. In the second part of the survey, members were asked fifteen questions dealing with their spirituality. The main objective was to discover how they evaluate themselves in relation to God as the owner of the entire creation.

Also, members were asked questions dealing directly with their giving goals. The questions tried to discover if members recognize that their offerings express how well they relate to Christ as their Savior. Respondents were also required to evaluate their views about those who fail to return tithes and offerings. Related to this question was the need to understand how well members understand their role as God's representative and to what extent they fulfill their roles by participating in God's work through their time, energy, and financial resources. The results of their responses are given in Table 3.

¹Gordon Gray, "Financial Operations: Purpose," *AID Adventist Review*, January-March 1998, 7.

²Hoge, McNamara, and Zech, 82.

TABLE 3

**SPIRITUALITY AND GIVING PATTERNS: MEMBERS'
ATTITUDE TOWARDS GIVING
(in Percentages)**

Questions regarding members' attitudes	Responses		%		
	<u>Agree</u>	<u>Neutral</u>	<u>Disagree</u>		
To what extent do you agree that you are a steward of God's resources?	78.57	21.43	...		
Do you believe wholeheartedly in the doctrines and teachings of the church?	78.57	21.43	...		
Do you believe tithing is a biblical concept and a Christian obligation?	78.57	21.43	...		
I believe in God as a Heavenly Father who watches over me and to whom I am accountable as a steward.	80.36	19.64	...		
Is stewardship a major program in your conference?	78.57	14.29	7.14		
Does your church have a regular and the annual stewardship promotional programs?	66.07	26.79	7.14		
Do you believe if you knew how the money is spent at the higher organization your attitude towards giving tithes will be greatly improved?	71.43	17.86	10.71		
Which of the following do you believe belongs to God?	<u>Myself</u>	<u>My Money</u>	<u>Both of them</u>		
	8.93	...	91.07		
What percentage of your income do you regularly give as tithe?	<u>5%</u>	<u>10%</u>	<u>20%</u>	<u>30%</u>	<u>None</u>
	...	100
What percentage of your income do you regularly give as offering in addition to the tithe?	<u>5%</u>	<u>10%</u>	<u>20%</u>	<u>30%</u>	<u>None</u>
	30.36	35.71	3.57	1.79	28.57
How often do you attend church service?	<u>Always</u>	<u>Nearly always</u>	<u>Occasionally</u>	<u>Seldom</u>	<u>Never</u>
	69.64	30.35
Which of the following best describes your church's teaching about tithing?	<u>Strong</u>	<u>Nearly strong</u>	<u>Don't know</u>	<u>Not so strong</u>	<u>Weak</u>
	60.71	32.14	3.57	3.5%	...
What may be your most important reasons for not giving your tithes and offerings?	<u>Don't earn enough income</u>	<u>Don't have enough faith</u>	<u>Won't have enough left</u>	<u>Don't know</u>	
	21.43	16.07	7.14	55.36	
What would you say is the most important reason why people do not give tithes and offerings to their local church?	<u>Don't earn enough income</u>	<u>Don't have enough faith</u>	<u>Won't have enough left</u>	<u>Don't know</u>	
	14.29	57.14	8.93	19.64	

Table 3 reveals some interesting facts about the members in the South Ghana Conference. At least, 78.57 percent of the respondents strongly agree that they are stewards of God's resources, while 21.43 percent are neutral. The same percentages apply to the respondents' affirmation of their belief in the doctrines and the teachings of the church as well as belief in tithing as a biblical and Christian obligation.

When asked if stewardship is a major program in their conference, 21.43 percent of the respondents disagreed. This seems to suggest that a regular stewardship emphasis program is needed in the South Ghana Conference. Furthermore, 33.93 percent of the members stated that their local churches do not have a regular and annual stewardship promotion program. Only 66.07 percent of the members said their local church had such a program. Generally, members suggested that motivating and teaching members about stewardship is vital. Members strongly believe faithfulness and commitment to God should be the hallmarks of Christian belief by those who believe in the existence of God who created everything.

It was interesting to discover members' perception about individuals' failure to return tithes and offerings. At least, 16.07 percent affirmed that they fail to return tithes and offerings because they do not have enough faith. Only 21.43 percent stated that they do not give because they do not earn enough income. This again points to a need for teaching what the Scriptures teach since God's people are to return a tenth of what they acquire and not what they can afford to give. More than 57.14 percent of the respondents believe that people do not give tithes and offerings because of their lack of faith in God. Only 19.64 percent stated that they did not know why people do not give tithes and offerings.

Respondents' Relationship to Jesus Christ and the Church

The church needs to grow in all dimensions. George Peters asserts that this growth takes place in three ways. The growth is upward to God (accomplished through worship, adoration, praise, and intercession), inward to self (fellowship, education, edification, and discipline), and outward to the world (carried out through evangelism, service, instruction, and reproof).¹ In this survey, respondents were asked to rate their relation to the church and Jesus Christ. The responses were somewhat interesting. A summary of responses is given in Table 4.

TABLE 4

MEMBERS' RATING OF THEIR OWN PRESENT RELATIONSHIP TO JESUS CHRIST AND THE CHURCH

Relationship to Church	%	Relationship to Christ	%
Strong Member	76.79	Very Intimate	42.86
Active in Witnessing	5.36	It is Good	44.64
Average	10.71	It is Fair	8.93
Lukewarm	1.79	It is not Intimate	1.79
Weak Member	...	It is Poor	1.79
Doubting and Confused	...	I'm not Sure	...
Critical of the Church	...		
Discouraged Member	...		

Only 5.36 percent of the fifty-six respondents are active in witnessing. It seems paradoxical that 76.79 percent of the respondents reported that they are strong members of

¹George W. Peters, *A Theology of Missions* (Chicago: Moody Press, 1972), 209.

the local church while 25.01 percent were either average, lukewarm, weak, or even had a poor relationship with Christ. Church attendance is meant for transformation and growth. The 3.58 percent who stated that their relationship with Christ is poor need assistance in elevating that relationship to a vibrant one through stewardship emphasis.

Summary of the Findings from the Field Surveys

This chapter has given a brief analysis of the field surveys in the South Ghana Conference. The following issues stand out from these field surveys:

First, the SDA members in Ghana have a very diverse background. Individual believers differ considerably in gender, age, education, occupation, and monthly income.

Second, more than 82.14 percent of the membership is composed of a working class. This means that all those who work could make a major difference if they were all faithful in returning tithes and offerings.

Third, the majority of the members do not return offerings equivalent to the tithes. This means that the conference is dependent mainly on the tithe for its survival.

Fourth, more than 57.14 percent of the members believe that “lack of faith” is the contributing factor to the high percentage of those who do not return tithes and offerings.

Fifth, the laity are a vital force in the growth of the church. In this field survey, only 5.36 percent of the laity are active in witnessing, while 76.79 percent consider themselves strong members; yet, their attitude toward giving is not positive. If a church is to continue to be faithful to the gospel commission, it must train, nurture, and persuade its laity to participate with their presence and their financial resources.

Sixth, about 26.79 percent of the members have stated that their local churches do not have a regular stewardship promotional program. This implies that there is a need to start a consistent promotional program at the local church level.

Seventh, members who have a healthy relationship with Christ tend to share their faith freely, while those who have a poor relationship with Christ tend to be critical of the church, the leadership, and others. Also, they are less effective in witnessing. The analysis of the financial data and survey results reveals some interesting facts regarding the growth of the church in the South Ghana Conference. It is noticed that each time there was a reorganization, it did not take long for membership gains to occur alongside with financial gains, especially when the conference was reorganized in 1998. The membership in 1997 was 49,538, but with the reorganization its membership dropped to 43,390 the following year. Meanwhile the tithe per capita almost doubled for 1999, while the tithe per capita offering actually doubled even though the membership dropped to only 29,049. It seems that when membership is transferred during reorganization that the membership works harder to support the church with their tithes and offerings and also to bring new members in.

Table 5, which shows membership with tithes and offerings in the Ghanaian local currency for each corresponding year, reveals giving trends without the distortion of translating to U.S. dollars. It is still apparent that a few are returning faithful tithes and offerings while many others do not. This again supports the need for a strong stewardship promotional program to motivate churches to practice faithfulness in giving for the healthy growth of the conference. As more members commit to giving of their means for the

TABLE 5

MEMBERSHIP TITHE AND OFFERING PER CAPITA

Year	Membership SGC*	Total Tithe Cedis	Tithe Per Capita (Cedis)	Total Offering (Cedis)	Offering Per Capita (Cedis)
1990	36,124	109,380,273	3,027.91	7,375,323	204.17
1991	37,217	77,469,405	2,081.56	3,077,745	82.70
1992	37,888	152,331,426	4,020.57	10,879,410	287.15
1993	39,637	194,919,920	4,917.63	2,963,480	74.77
1994	41,396	206,346,912	4,934.71	19,785,192	477.95
1995	43,039	458,059,020	10,642.88	35,538,006	825.72
1996	47,674	597,155,440	12,525.81	46,097,460	966.93
1997	49,538	723,309,880	14,601.11	53,975,320	1,089.57
1998	43,390	1,321,319,600	30,452.17	104,595,920	2,410.60
1999	29,049	1,662,999,816	57,248.09	137,950,296	4,748.88
2000	40,258	1,430,291,263	35,528.13	101,976,182	2,533.07

*South Ghana Conference.

Sources: Cedi-U.S.\$ at rate of exchange per UNESCO Treasury Division 1990-2000, from Monique Guillon, UNESCO, personal communication, 9 July 2003. Tithe and offering data from General Conference of Seventh-day Adventists, *Annual Statistical Reports* (Washington, DC: General Conference of Seventh-day Adventists, 1990-2000).

spreading of the gospel, the more joy will be experienced in the lives of the members in the South Ghana Conference. Table 6 presents fluctuations in rate of exchange from 1990 to 2000. Also listed are the Cedi-U.S. dollar rates of exchange per UNESCO Treasury Division 1990-2000.

TABLE 6
CEDI EXCHANGE RATE PER U.S. DOLLAR¹

Year	Country	Rate of Exchange for January (Cedis)
2000	Ghana	3,431.18
1999	Ghana	2,328.45
1998	Ghana	2,230.00
1997	Ghana	1,720.00
1996	Ghana	1,420.00
1995	Ghana	1,038.00
1994	Ghana	744.00
1993	Ghana	520.00
1992	Ghana	386.00
1991	Ghana	345.00
1990	Ghana	303.00

¹Ibid.

CHAPTER 5

DEVELOPING STEWARDSHIP SEMINARS TO ENHANCE SPIRITUALITY AND INCREASE FINANCIAL GROWTH

This chapter presents strategies to be utilized in developing stewardship seminars to increase spirituality and financial growth.

A Suggested Strategy for the South Ghana Conference

There is great potential for financial growth in the South Ghana Conference. However, this study has shown that the following issues hinder both the spiritual and financial growth of the local churches in the South Ghana Conference: lack of spirituality and weak faith among church members, passive lay involvement in the activities of the church, and inadequate emphasis on the spirituality of giving.

As this study has looked at patterns of giving and analyzed the field surveys in order to discover factors hindering both spiritual and financial growth, a number of key areas were identified: (1) the Adventist constituency in the South Ghana Conference is very diverse, (2) personal spirituality is vital to growth, yet it is a neglected area, (3) a large percentage of the SDA members are literate and earn a reasonable income; and, though the giving of tithes and offerings is crucial to the growth of the church, (4) the majority of the members are not faithful in giving.

On the basis of the four key areas identified above, this research suggests the following church growth strategies to enable the church to address factors hindering both spiritual and financial growth: (1) Conduct seminars on spirituality and giving, (2) promote financial responsiveness by emphasizing personal spiritual formation, (3) hold an annual lay persons' congress, and (4) stress on-going vision casting.

Rationale for Creating a Strategy

The *Seventh-day Adventist Church Manual* states that “the gospel plan for the support of the work of God in preaching the everlasting gospel is by the tithes and offerings of His people.”¹ Therefore, “every church member should be taught to be faithful in paying an honest tithe.”² The need to bring change rests upon church leaders who are charged with the responsibility to foster the mission of the Seventh-day Adventist Church. In order to make a change, experts in leadership advise that

The most fundamental issue about creating or managing change is an assessment of where you are. . . . You've got to decide time frame, current status, current competence. You've got to decide what's the momentum, and what value added you bring as the new person. In other words, what is the nature of change that's required? You've got to start with a fundamental assessment.³

An assessment that is suggested in the above quotation requires a well-defined vision. Malphurs asserts that “to attempt a ministry without a clear, well-articulated vision

¹*Seventh-day Adventist Church Manual*, rev. 15th ed. (Hagerstown, MD: Review and Herald Publishing Association, 1995), 135.

²White, *Testimonies to the Church*, 9:251.

³Jay A. Conger, Gretchen M. Spreitzer, and Edward E. Lawler III, eds., *The Leader's Change Handbook: An Essential Guide to Setting Direction and Taking Action* (San Francisco: Jossey-Bass Publishers, 1999), 23.

is to invite a 'stillbirth.' . . . Church and para-church ministries may grow at the very beginning, but without a vision they are destined to plateau and eventually die."¹

Complexity of Stewardship

The overall impression an observant leader gets from reviewing leadership books is that leading churches as nonprofit organizations has a large variety and complexity of processes. Several authors on theories of church growth through a stewardship emphasis agree that the factors that stimulate people to give or hinder their liberality are multidimensional and cannot just be reduced to one or two, and operate always as a complex whole.² For instance, Gladwell has observed that "when people are in a group, . . . responsibility for acting is diffused."³ That is, as the membership increases, individual believers begin to assume that since there are many participants in their particular church, someone else will give the tithes and offerings to compensate for their lack of giving. As a result, a heavy burden is placed on a few people in the church.

¹Aubrey Malphurs, *Developing a Vision for Ministry in the 21st Century* (Grand Rapids, MI: Baker Books, 1992), 19.

²Gottfried Oosterwal, *Patterns of SDA Church Growth in America* (Berrien Springs, MI: Andrews University Printers, 1976), 9.

³Malcolm Gladwell, *The Tipping Point: How Little Things Can Make a Big Difference* (New York: Little, Brown and Company, 2000), 28.

Understanding Stewardship

Teaching members about the importance of stewardship cannot be underestimated.

The following outline serves as a guide for teaching members about stewardship:¹

INTRODUCTION

A. Trust is a very serious and important subject.

1. It is essential in marriage and family relations.
2. It is essential in world affairs, business, etc.
3. We hear about “Trust Officers” (bank, etc.).
4. In a biblical sense we are (as Christians) all “trust officers.”

B. The Bible sets forth this truth in a very clear way.

1. It is covered under the doctrine of stewardship.
2. This doctrine is relevant to every area of our lives.

C. Some Old Testament examples of stewardship.

1. Joseph was overseer of Potiphar’s house (Gen 39:4, 5).
2. Joseph also had stewards (Gen 44:1-4).
3. Eliezer was the steward of Abraham (Gen 15:1, 2).
4. Elah had a steward in charge of his household (1 Kgs 16:9).

D. It is in the New Testament that we find clear teaching about the duties of a steward.

¹Adopted and modified from J. J. Turner, *Growth Through Biblical Stewardship* (Abilene, TX: Quality Publications, 1985), 1-3.

1. A steward is a manager of that which belongs to another (e.g., money, property, children, employees, etc.).

2. A steward was sometimes a slave; sometimes a freedman.

E. Let's notice some biblical facts about stewards and stewardship.

I. GOD ORDAINED STEWARDSHIP IN THE BEGINNING

A. God created man and placed him in the garden (Gen 1:26a).

B. God gave him dominion (right to manage) over the garden (Gen 1:26b).

C. Man was to subdue (bring under control) the earth (Gen 1:28).

D. Everything was placed under man's management (Gen 1:29-31). God trusted him.

E. God owns everything but has placed man in charge (Pss 8:3-9; 24:1; 50:10-12; Deut 10:14; Hag 2:8; Ezek 18:4; 1 Cor 6:19, 20; Acts 17; 24-28).

II. GOD DEMANDS LOYALTY OF HIS STEWARDS

A. They must be faithful (1 Cor 4:2).

B. They must never forget the source of wealth: God (Deut 8:11-20).

C. They must never withhold from God's cause (Prov 11:24, 25).

D. Stewards must not lie about their gain (Acts 5:1-4).

E. Stewards must avoid the sin of covetousness (Eph 5:5).

F. Remember the dangers of money (1 Tim 6:6-9).

III. JESUS TAUGHT SPECIFICALLY ABOUT STEWARDS

A. The Parable of the Unjust Steward (Luke 16:1-12).

- B. The Parable of the Laborers (Matt 20:1-16).
- C. The Parable of the Pound (Luke 19:12-27).
- D. The Parable of the Vineyard (Luke 21:33-46).
- E. The Parable of the Talents (Matt 25:14-30).
- F. The disciples were to be good stewards (Luke 12:41-48).

IV. STEWARDSHIP IS TAUGHT IN THE EPISTLES

- A. We are stewards of the mysteries of God (1 Cor 4:1-2).
- B. An elder must be faithful as a steward (Titus 1:7).
- C. Peter was a steward “of the manifold grace of God” (1 Pet 4:10).
- D. Stewards take care of children (Gal 4:2).
- E. Erastus was called the *oikonomos* (steward) of the city (Rom 16:23); i.e., treasurer.
- F. Paul’s teaching in 2 Cor 8; 9 discusses the importance and the grace of giving.
- G. Other aspects of stewardship are taught in the epistle (e.g., self-control, time management, etc.).

CONCLUSION

- A. God has ordained man’s role as a steward. It is an honor.
 - 1. This is possible because God owns everything.
 - 2. Man is a free partner with God.
- B. God’s purpose is to redeem the world through His Son.
 - 1. All stewardship must relate to this.
 - 2. We must not use God’s money wrongly.

C. Stewardship is taught in both testaments.

1. It began in the Garden of Eden.
2. It will continue until the end.
3. We must not become like the Rich Fool (Luke 12:16-21).

Spirituality and Stewardship

Seminars instructing the pastors as to the relationship between spirituality and giving need to be offered in a systematic manner as to include all of the pastors. One component should be instructions on how to equip the pastors to train the local church leaders, particularly the elders. Training the elders in the area of church growth will enable them to then train the remaining laity.

Purpose

The purpose of the seminars is to empower leaders in the South Ghana Conference to meet the challenge of the church in the twenty-first century. There are significant contributions to be made by each member. Carl F. George, in writing about what he calls “The Coming Church Revolution,” observes that most church members are not even aware that there is something significant that they could do to help the church grow.¹ Training seminars would allow for presentations to identify individual gifts and the needs the particular gift(s) would fill in being a part of the growth process. Interactive planning sessions and presentations could be

¹Carl F. George, *The Coming Church Revolution: Empowering Leaders for the Future* (Grand Rapids, MI: Baker Book House Company, 1994), 222.

part of the training in order to facilitate discussion as to how the church collectively can meet the demands of the gospel commission as given in Matt 28:18-20.

The Bible should be the primary source for teaching about the multiple concepts of church growth. Ellen G. White's writings and authors from both Adventist and general Christian publications should be considered. African leaders like Kenaope Kenaope, who has presented a study on church growth in the context of Botswana,¹ should inform the planning of these seminars. Such researchers will contribute to the need to consider the historical background of religious beliefs and the current context of the church in the African setting. It is important that the seminars in Ghana consider how the church and giving practices function in Ghana at the present time. The participants should also be made aware of the financial statistics of their particular branch of the church, the Ghana Union Conference, in the context of the Western Africa Division. Some study should be included as to how giving patterns are rapidly changing throughout the world. A church in transition is in need of trained leaders, both pastoral and laity.

Participants

The seminars are designed for all church members; however, it is particularly important that pastors, treasurers, and stewardship officers attend. The format should include two full days or four half days depending on the time and travel constraints of the participants and the researcher.

¹Kenaope Kenaope, "A Church Growth Study and Strategy for the Botswana Seventh-day Adventist Church" (D.Min. dissertation, Andrews University, Berrien Springs, MI, 2003).

Goals of the Seminar

This seminar is designed to fulfill the following objectives as presented in the work of Kenaope Kenaope:¹

1. To acquaint the field leadership and laity with the findings of the field surveys, and the status of giving or non-giving in the South Ghana Conference
2. To enlighten field leaders and the local churches about basic stewardship principles and tools promoted by the Bible and contemporary church financial theorists
3. To help participants diagnose the present health of their local churches and to help them prescribe remedies that will result in financial growth
4. To show both leaders and the laity that all must be active for the fulfillment of the gospel commission
5. To enhance the spiritual maturity of all participants.

Annual Seminars

Since the church calendar is often filled in advance, it is important that annual dates for the seminars be established. Publications and announcements preparing both pastors and laity for this special emphasis on giving and the need to be spiritually prepared are to be published at least one month prior to the scheduled seminars. It is advisable to consider setting aside a month where the focus on spirituality and stewardship can be incorporated into the church events. Perhaps a special lectureship series could be held over a weekend, Friday evening, Sabbath morning, Sabbath afternoon, and Sunday morning.

¹ Ibid.

The seminars should follow a uniform format with ten hours set aside for the weekend sessions. The times and length will need to be determined by the needs of each local church. Kenaope Kenaope suggests that the program include singing, prayer, testimonies, lectures, discussion, sharing, and feedback. As a result of his research, he also suggests the following schedule for a given weekend. Adapted, the schedule might read as follows:¹

1. Friday evening, 6:30-8:30 p.m.: Congregational singing, prayer, greetings, introduction of facilitator, followed by two thirty-minute lectures, a ten minute break, a final thirty-minute section beginning with questions and answers, followed by testimonies and closing remarks.
2. Sabbath eleven o'clock service: The sermon could focus on the biblical and Spirit of Prophecy teachings followed by a fellowship dinner with participants seated at various tables for discussion.
3. Sabbath afternoon, 2:30-6:30 p.m. Four thirty-minute lectures with time for questions and answers included with each presentation and breaks in between sessions followed by directed or facilitated discussions, followed by testimonies and closing remarks.
4. Saturday night: Optional recreation could be provided in order to allow time for participants to interact on a social level.
5. Sunday morning, 9:00-12:00 a.m.: A light breakfast could be served. Two thirty-minute lectures with group discussions following each with breaks between them, a

¹Ibid.

session of directed prayer, forty-minutes to an hour for strategic planning and suggestions on how to implement the seminar materials, and closing remarks.

6. Sunday noon: A closing ceremony with light refreshments.

Location

The campus of the Adventist school near Accra, Ghana, Valley View University, could serve as a training center for the South Ghana Conference. Most of the seminars are to be conducted annually in a central location. If additional seminars are needed or the sessions are too large to be appropriate for one location, the seminars could be held in local church buildings or low-cost rental locations in order to be cost effective and still provide easy access for the church members.

Seminar Topics

The course content should include, but not be limited to, the following broad aspects:

1. Identify concepts of stewardship.
2. Biblical principles.
3. Ellen G. White's counsel.
4. Historical and religious context in Ghana
5. Personal commitment to giving
6. Developing stewardship strategies
7. Summary and Recommendations.

Certificate

A certificate of participation indicating the completion of an intensive seminar on stewardship is to be awarded. The ceremony should be the high point to mark the conclusion of the seminar. A special session of prayer will serve as the climax of the events as certificate recipients are challenged to continue to be faithful in fulfilling the purposes for which they have attended the seminar.

Vision

Annual, well-planned, and focused seminars on stewardship will result in individual and corporate commitments to financial accountability for the Lord's work. Some of the specific outcomes for pastors and laity include the following:

1. Awareness of the relationship between spirituality and stewardship.
2. Knowledge of the factors that influence giving.
3. Skills to avoid factors that hinder giving.
4. Understanding of the context of giving in the South Ghana Conference.
5. Recognition that stewardship includes time and energy as well as money.
6. Identification of individual and corporate stewardship talents.
7. Incorporation of stewardship into relationships outside the church community.
8. Practice stewardship that improves spiritual growth and expands the church.

Assessment

An assessment instrument identifying each of the segments of the seminar will be given to the participants. The responses will indicate the effectiveness of a given session. The data will then inform the researcher and presenters as to items that may need to be revised or eliminated. The results will assist the facilitators as they plan for future presentations and the annual seminars for the following year. A sample evaluation form is included in Appendix F.

Promotion of Financial Responsiveness

Planning a promotional stewardship program requires a recognition of God as the ultimate giver. A study of God's Word and meditation on His guidelines are to be the basis of discussion and decision-making. Several steps should be considered:¹

First Step

The *first* step in a successful campaign program to encourage faithfulness in giving is to select a *church leadership team*. These are the people who plan, implement, and manage the campaign and follow-up.

Here are some suggested criteria helpful for identifying the leadership team. The first thing to be checked is appropriate spiritual gifts. A list of individuals whom the Holy Spirit has especially gifted for such a ministry should be identified. The following gifts should be looked for among the nominees:

¹Steps 1 through 8 are adopted from the book: Stephen Wagner, *Help Your People Discover "Great Commission Stewardship"* (Pasadena, CA: Church Growth, 1988), 34-48.

Giving—It is a biblical fact that those who serve in a local church where they need to encourage and instruct others about financial giving should find great joy and enthusiasm in doing so themselves (see Acts 4:32-36).

Faith—Persons with this spiritual gift are optimistic about the future and unafraid to set challenging goals (see Heb 11:1-2, 6). Biblically, it is a proven fact that faith is an important characteristic of a leadership team because it is contagious. When leaders demonstrate and set great personal goals, others will follow their example. Faith dispels reluctance and fears about the future.

Teacher—Since emphasis of giving requires a teaching emphasis, this spiritual gift becomes crucial in a leadership team. Individuals with the gift of teaching are empowered to bring learning and understanding to others (Eph 4:11-13).

Exhortation—This is the spiritual gift that encourages others to be faithful to the Lord while they give themselves unreservedly to their Creator. Individuals with this gift help increase overall involvement (Heb 10:24).

Leadership—This gift is particularly crucial for the chairperson of the stewardship campaign. Leadership involves moving many people toward particular goals. A person with this spiritual gift will be enthusiastic about developing strategies that will involve many people in the campaign (1 Thess 5:12-13).

Vital Role of Spiritual Gifts

Spiritual gifts help the church to balance internal spiritual growth with outward numerical expansion. New Testament passages in Eph 4, Rom 12, and 1 Cor 12 list about twenty separate gifts. There is a need to train the members to discover and utilize their particular gifts throughout the local churches in Ghana.

Spiritual gift discovery should be a three-fold process. First, the pastors and elders should preach a series of sermons on the gifts from the pulpit. This will enable the whole church to understand the value of appreciating the gifts that God has given each member of the church.

Second, an all-day seminar should be conducted and should conclude with each participant taking a gifts inventory.

Third, an interview by the pastors and elders with each of those who participated in the seminar should be done.

Five Steps for Discovering Spiritual Gifts

Peter Wagner has suggested five steps for discovering spiritual gift(s):¹

1. Explore all the possibilities by studying the Bible and Christian literature and by talking with those who possess various gifts.
2. Experiment with as many as you can.
3. Examine your feelings to see whether you enjoy serving in that particular way.
4. Evaluate your effectiveness while you are “trying out” a gift.

¹C. Peter Wagner, *Your Spiritual Gifts Can Help Your Church Grow* (Glendale, CA: Regal Books, 1979), 116-133.

5. Expect confirmation from the body of believers.

In conclusion, it is worth saying that church growth occurs as the church members develop a deep, inner spiritual life. They come together to pray and praise God, meeting in small fellowship and study groups marked by loving and caring. Such members have assurance that God has accepted them and forgiven their sins. When they identify, accept, and use their particular gifts, God adds His blessings to their congregations with an influx of converts. Because the church has quality, He can trust it with quantity as the church becomes a safe environment for new members.¹

Second Step

Once a leadership team has been selected, the *second* step in a stewardship campaign is to *select a name* and *calender* the major events. In scheduling a theme of stewardship emphasis the church should begin by setting a Sabbath when all faith promise cards will be received and dedicated to the glory of God in the worship hours. A theme such as “Investing for Eternity” could be chosen.

There are many ways an anticipated major event can be prepared for. One way would be to designate a particular Sabbath when a special dedication could be done. Prior to this Sabbath, a leadership team can engage a church in an eight-week preparatory exercise called “Investing for Eternity” campaign. The schedule is as follows:

Sabbath #1–Theme: Goal-setting as an expression of faith and love.

Sabbath #2–Theme: Tithing and offerings; percentage giving

¹Roger L. Dudley and Des Cummings, Jr., *Adventures in Church Growth* (Hagerstown, MD: Review and Herald Publishing Association, 1983), 38, 39.

Sabbath #3–Theme: Worship attendance

Sabbath #4–Theme: Sabbath School class/Bible Study attendance

Sabbath #5–Theme: Personal/family devotions

Sabbath #6–Theme: Christian service based on spiritual gifts

Sabbath #7–Theme: Inviting unchurched friends to worship and Bible study

Sabbath #8–Theme: Dedication of faith promise cards; celebration of the joy and potential of Christian people who are “Investing for Eternity.”

During these eight weeks the sermon topics deal with the theme of the day. The congregation is instructed to be praying and considering their response to each goal. In addition to the worship emphasis, it is helpful if the adult Bible classes incorporate each theme in their instruction time. This adds congruence to the worship experience, as well as adds reinforcement to the importance of the particular goal of the day and overall campaign.

Third Step

A *third* step in a successful stewardship campaign is planning for a time of lay sharing during the worship service concerning the theme of the day. This allows the leadership and the congregation to share the importance of this time with others. It leads to laity encouraging laity toward full participation in “Investing for Eternity.”

Each Sabbath a lay person or family shares why the particular theme of the day has special significance. It is highly encouraged that the leadership team should engage individuals who are unmistakably committed to the stewardship program.

Fourth Step

The *fourth* step in a successful stewardship program is a series of mailings to the congregation prior to and then during each week of the eight weeks leading up to the commitment day. Members should receive their commitment card in the mail prior to the actual occasion so that they can prayerfully prepare for the special event.

Fifth Step

The *fifth* step in a successful stewardship campaign is asking for advance commitments from elected and appointed church leaders. Asking leaders to submit the commitment cards in advance to the Sabbath of commitment makes a strong statement regarding their support for the priority of the stewardship campaign, as well as their determination to be disciples of Jesus Christ. Leaders must lead in these fundamental areas of practical Christian living. The results of the leaders' commitments should be announced to the congregation prior to the dedication Sabbath. This will encourage others to participate and set their own goals.

The average goal of leaders is reported to the entire congregation. The leadership is publicly commended. Their growth goals are dedicated in prayer. An important example is set for all.

Sixth Step

The *sixth* step in a successful stewardship campaign is to determine the involvement of children or youth in the worship and Sabbath School. The involvement of children motivates parents to participate. It also provides an important context for modeling Christian discipleship commitments in the home.

During each of the eight “Investing for Eternity” Sabbaths, children’s devotional material should be prepared which relates to the theme of the week. Children should have their special time alone. They need to be instructed about financial giving as a way of expressing their love for Jesus Christ. Children should be encouraged to set a goal to invite a friend or family member to attend Sabbath School. Figure 1 presents a sample of the children’s form that could be used.

<p>INVESTING FOR ETERNITY</p> <p>Sabbath School Faith Promise Card</p> <p>Weekly Offering: ₡_____ Or Monthly Offering: ₡_____</p> <p>Sabbath in Attendance _____</p> <p>Friend or family I will invite to my Sabbath School:</p> <p>_____</p> <p>Name: _____ Date: _____</p>
--

Figure 3. Sample of children’s investment card.

Seventh Step

The *seventh* step in a successful stewardship campaign is planning the dedication Sabbath. On that day faith promise cards¹ are received in the worship setting and dedicated to the glory of God for the growth of His Church.

Eighth Step

The *eighth* and final step in a successful stewardship campaign is developing a year-round follow-up strategy. This is critical for the ongoing growth of the stewardship and discipleship of the congregation. And it is critical to building in meaningful accountability for the “Investing for Eternity” goals which have been established.

A Follow-Up Program

Here is how a follow-up program should be implemented:

First, a thank-you letter is sent to each person/family that submits a faith promise card. The letter commends the person/family for participating in this expression of faith and affirmation of the Great Commission.

Second, just as it was done with faith promise totals of the church leaders, the congregational totals are announced each Sabbath until the campaign is completed. People are informed about the percentage of the congregation who have made a faith promise and what those faith promises represent in each area.

¹A Faith Promise card is a pledge card given to children inviting friends or family members to participate in stewardship promotional program.

Third, the leadership team should meet with the pastor to assess possible one-on-one visitation for those members who did not participate in the campaign. This assessment meeting should occur immediately upon the conclusion of the campaign. Where a stewardship follow-up call is deemed appropriate, a visit is made.

Fourth, a schedule for sending stewardship “statements” should be established. For accountability to the “Investing for Eternity” goals the statements measure all the activity indicated (i.e., giving, attendance for worship, Sabbath School or Bible Study) and encourage those things that cannot be as easily tracked (i.e., personal/family devotions, Christian service, and the outreach invitations). Stewardship statements should become expanded beyond simple financial accounting and seen as an opportunity to reinforce the Great Commission among the congregation.

Fifth, once a year a random survey based on “Investing for Eternity” should be conducted with the congregation. The purpose of the survey is to gain important feedback for the stewardship ministry of the church, as well as reinforce the focus of the “Investing for Eternity” goals.

Three major questions should be asked as part of the survey:

1. Was the “Investing for Eternity” instruction and faith promise card helpful in understanding Christian stewardship? Why?
2. How could the “Investing for Eternity” campaigns improve?
3. Do you have any comments about the overall stewardship ministry at Church?.

Sixth, the faith promise card should be prepared as a two-part form. The top part is returned with a thank-you letter as soon as the card is received. The final yearly

statement should be sent immediately preceding the beginning of the new year's campaign. With it is sent the second part of the faith promise card, along with a letter referencing the second and third year goals in percentage giving indicated on the faith promise card. The letter simply asks for the person or family to begin the process of prayerful evaluation of those percentages to determine their validity for the approaching year.

Expected Results

There are several advantages associated with the discovery of one's spiritual gift(s):

(1) Individuals identify their real gifts and feel liberated as they find a place of volunteer service in the church, (2) individuals who have identified their gifts are radiant workers for Christ, and (3) when spiritual discovery takes place in a church, liberation and joy result. Excitement of a joyful ministry will usually transpire because people are doing ministry according to their gifts.¹

As the church members dedicate their lives more fully to God and allow Him to live in them through the Spirit (John 14:15-17), they will begin to receive the spiritual endowments that will make church growth possible. The church should work hard to make sure that every believer is helped to discover their gifts and be motivated to utilize them.

Motivating Members to Give

Motivating members to give requires faith in God who is invisible, yet demonstrates His mighty acts to those who take Him at His word. As leaders in the South Ghana Conference attempt to inspire hope among the members to give liberally,

¹Thom S. Rainer, *The Book of Church Growth: History, Theology, and Principles* (Nashville, TN: Broadman Press, 1993), 201.

they should emphasize the value of *faith*. Faith is defined as “a confidence of heart and mind in God and His ways that leads one to act in accordance with His sovereign will (2 Cor 5:7; Heb 11:8). This faith is not based upon a blind, unintelligent acquiescence, but upon a supreme trust in the ability and integrity of God.”¹ Christ’s followers need to be taught that to have faith in God means to acknowledge Him as the giver of both life and the resources placed in their hands. Therefore, each member of the church should return to God an honest tithe and offering as a voluntary act, thus proclaiming that God is the owner while the giver is only a steward.

In most cases church members fear that if they give from the meager resources they have, their resources will run dry, but this is not the case because God promises to bless those who are faithful. Also, God has never forsaken any of His faithful children. Ellen White further states that “truth, uprightness, purity, have been pointed out as secrets of life’s success. It is faith that puts us in possession of these principles.”²

The following outline serves as the guideline for motivating people on how to give.³

INTRODUCTION

A. The lesson looks at the challenge of motivation:

1. Specifically, motivation as it relates to giving in the congregational setting.

¹*SDA Bible Dictionary* (1979), s.v. “Faith.”

²White, *Education*, 253.

³Adopted and modified from Turner, *Growth Through Biblical Stewardship*, 113-116.

2. It is said that "Nobody does anything without being motivated."
3. How true! But how do you motivate people? You do not! A person actually motivates himself.
4. External stimuli can also help. This is a proven fact.

B. The question is, "Why do people do what they do?"

1. Maslow replies, "People have needs."
2. People respond according to their value system--what they value.
3. People respond because of a situation.
4. Goals and desires are additional reasons why people respond.

C. What is motivation?

1. Webster defines "motivate" as "to provide with, or affect as, a motive or motives; incite or impel."¹
2. Webster defines "motive" as "some inner drive, impulse, intuition, etc. that causes a person to do something or act in a certain way; incentive; goal."²

D. A few remarks about motives:

1. It is motive that helps people to give of their means to God.
2. The truly saved Christian will honor God with his means.

E. The place of motivation in giving:

1. Since motivation is an inner action of man, he must set his mind on things above (Col 3:1, 2).

¹Ibid.

²Ibid.

2. Prov 23:7.

3. How can we get the inward man turned properly for giving?

F. Let's notice TWO MAJOR points on motivation in giving:

1. Question: "What presently motivates you?"

2. Question: "Can you be motivated to give more?"

3. Question: "Is my present giving pleasing to God?"

4. These are key questions!

I. THINGS THAT DO NOT PROPERLY MOTIVATE

The following things may "move" people to give, but usually do not endure for extended periods.

A. Giving under pressure:

1. This refers to non-biblical pressure.

2. May work for a brief period of time.

3. No pressure—no giving (no biblical example of this approach).

B. Guilt and shame:

1. True, Bible may induce guilt when a person is wrong—this is okay.

2. The pseudo guilt is what I am talking about.

3. Some speakers depend on the pseudo approach.

C. The "have to give" attitude:

1. This is an appeal to the "letter of the law."

2. The Bible teaches the essentiality of giving.

3. However, we should give from a higher motive.

D. Just for a tax break:

1. This is a great blessing from our government.
2. This permits us to give more (I guess).
3. But God isn't interested in giving just for tax breaks.
4. The issue is, "How much would I give if I could not write off my taxes?"

E. Created needs:

1. There are some needs that are ever with us: evangelism, poor people, etc.
2. Some, however, are not related to the mission of the church. Must be careful in this. Need to pray for wisdom.

F. Giving to a savings account:

1. It's okay to "save" as we work toward an immediate goal.
2. Some congregations act as "banks" for the Lord. (When church treasurers want to receive more money before they are willing to disburse). This is a serious stewardship mistake.

G. Giving to be seen of men/women:

1. Jesus came down hard on this approach.
2. "You have your reward" (i.e., being seen).

II. SOME THINGS THAT PROPERLY MOTIVATE

Let's notice ten things that should properly motivate us.

A. Proper dedication to Christ:

1. A denial of self (Matt 16:24).
 2. This puts Christ in control of our lives.
- B. The kingdom properly placed:
1. It must be first (Matt 6:33).
 2. This is a struggle, but essential.
- C. Proper love for God and Christ:
1. "Love the Lord with all your mind, heart, soul and strength."
 2. John 14:15; John 3:16 (God loved and gave).
- D. Understanding the nature and mission of the church:
1. Matt 16:13-18; Col 1:11-13; Acts 20:28.
 2. Mark 16:15, 16; Gal 6:10.
- E. Understanding God's ownership of all things:
1. This fully qualifies our position as stewards.
 2. It all belongs to Him.
- F. Because of the blessing giving brings:
1. Acts 20:35.
 2. Happiness comes through selflessness.
- G. Because it is an investment in heaven:
1. Matt 6:19, 20.
 2. This will never be lost or lose its value (1 Pet 3:2-5).
- H. Thankfulness is a great motive:
1. We have been given so much (Rom 5:8-10).

2. Eph 1:3—"all spiritual blessings."

I. Because of the judgment:

1. Will call faithful into question (1 Cor 4:1, 2).
2. Acts 17:30, 31; Heb 9:27).

J. Because of the value of a soul:

1. Mark 8:35-38.
2. The money given to evangelize is your best investment.

CONCLUSION

A. In this lesson, we have studied two major facts about motivation in giving:

1. We noted seven things that do not properly motivate people.
2. We noted ten things that properly motivate.

B. God has placed us in a position of trust:

1. We can choose why and how we will give.
2. Our motives must be pure and centered in love.

C. What (or who) motivates you?

The above outline needs to be studied carefully as leaders in the South Ghana

Conference attempt to motivate members to give tithes and offerings.

Steps in Spiritual Growth

There is a relationship between spiritual growth and church membership. The first step is to ensure an environment where individuals feel accepted and their relationship with God is nurtured. If individual members have a relationship with God, they will collectively respond to the challenge to “grow the church.”

Personal spirituality must be addressed. The gospel writers in Matt 19:16-22, Mark 10:17-22, and Luke 18:18-23 tell the story of the ruler whom Jesus wanted as a co-worker, but who needed the love of God in his soul. Ellen White states, “That he might receive the love of God, his supreme love of self must be surrendered.”¹ Just as this man had to choose between following Jesus or keeping his wealth and power, so each member must respond to the invitation to surrender the will to that of the Lord or follow their own inclinations. It is an individual process. Ellen White reiterates the promise that each person can take “hold of the Strong for strength.”² She writes, “If we come to Him in faith, He will speak His mysteries to us personally.”³

The converted individual must then begin to reach out to others. White observes, “If they were busily engaged in seeking to know and do the will of God they would feel such a burden for perishing souls, such an unrest of mind, that they could not be restrained from

¹Ellen G. White, *Desire of Ages* (Mountain View, CA: Pacific Publishing Association, (1940, from 1898 ed.), 519.

²Ibid., 668.

³Ibid.

fulfilling the commission: 'Go ye into all the world, and preach the gospel to every creature'
Mark 16:15."¹

Church growth, however, is not only dependent on this individual commitment to the Lord and corporate commitment to work together. The Holy Spirit converts. Jesus trained his followers and then advised them to wait for the Holy Spirit (Acts 1:8). He promised them that they would then be witnesses for Him. It was when they met in the upper room and were in "one accord" (Acts 2:1) that the Holy Spirit filled them. From that time, the followers of Jesus engaged in church growth activities: preaching, baptizing, nurturing, equipping for service, sending out missionaries, and supporting each other both spiritually and materially.

How does this first century Christianity inform today's church? Individual spirituality must be nurtured by the church and the members must work together with God's blessing in order to grow.. The following are some suggested ways to foster spiritual growth: small groups, prayer ministries, equipping the laity for enhanced personal Bible study, and training in methods for giving Bible studies

Small Groups

The concept of gathering in small groups to enhance spiritual growth started with the early church. After the experience in the upper room, those who had received the Holy Spirit went out to share the message, but they continued to come together. The record in Acts 2:42-47 indicates that they came together for prayer and the "breaking of bread." The writer

¹Ellen G. White, *Testimonies for the Church* (Mountain View, CA: Pacific Publishing Association, 1948), 9:39.

continues to describe how the group shared belongings, prayed together, and attended church together. The result: “The Lord added to the church daily those who were being saved” (Acts 2:47).

Peter Wagner, a church growth specialist, refers to small groups as “cells” where individuals interact with a few individuals in a small group within a large group. He asserts that a healthy, growing church meets the needs of both the small group and the larger congregation that meets for corporate worship.¹

The local churches in the South Ghana Conference should be encouraged to form small groups. These smaller entities within the large congregations will know each other more intimately as they learn to share each others joys and sorrows, study the Bible together, pray through situations, and reach out to others. People who know each other will more likely work toward meeting each others’ needs. Wagner asserts, “People, whether already church members or still considering membership, will gravitate toward a group that will satisfy their personal needs. This is the basic concept of the Caring Church.”²

The pastor whose church is divided into small groups will find that the structure allows more time for reviving and equipping the church as a whole and the membership already divided into teams ready to assist in evangelizing new members. The counsel is biblical. One example is that of Moses as the leader of the Israelites. As they left Egypt, the governance of

¹C. Peter Wagner, *Your Church Can Grow*, rev. ed. (Ventura, CA: Regal, 1984), 97-109.

²Dudley and Cummings, 32.

such a multitude was beginning to wear on Moses. Jethro, his father-in-law, counseled him to structure the nation of Israel (Exod 18:13-26) into small groups.

Traditional organization would have made it difficult for the Israelites to travel safely through the desert. Similarly, traditional church structure does not allow for the dynamics needed to grow a church. The small groups allow for one-on-one interaction and encourage face-to-face ministry.¹

Kenaope Kenaope, in his study of small groups in Botswana, observed that the formation of small groups should be evangelistic in nature.² He refers to Ellen G. White's statement, "The formation of small companies as a basis of Christian effort has been presented to me by one who cannot err."³ Further, she counsels, "If there is a large number in the church, let the members be formed into small companies, to work not only for the church members, but for the unbelievers. If in one place there are only two or three who know the truth, let them form themselves into a band of workers."⁴

The technological age creates particular challenges to creating a sense of community even among members of a small congregation. As pointed out by Snyder, the demands of our current society can be met through small group ministry. He suggests that there are at least

¹Rainer, 200.

²Kenoape, "A Church Growth Study and Strategy for the Botswana Seventh-day Adventist Church."

³White, *Testimonies for the Church*, 7:21.

⁴*Ibid.*, 22.

eight advantages to the small group: (1) flexibility, (2) mobility, (3) inclusive nature, (4) personal, (5) divisible, (6) effective for evangelism, (7) minimal professional leadership input; uses lay leadership, and (8) adaptable to the institutional church.¹

Prayer

“Prayer has been called the spiritual thermometer of the church.”² Church growth specialists list individual and corporate prayer ministry as vital ingredients for growth, second only to leadership. As has been noted in the section addressing the need for small groups, the New Testament church begins with men, women, and children praying (Acts 1:14, 2:42). Towns refers to Hodges statement that prayer can be used as an assessment tool when evaluating a church. He stresses the importance of Prayer Warriors and the need for Christians to rely on prayer.³ He also quotes Pastor Mike Johnson of Calvary Temple, Springfield, Illinois, “The first key to church growth is prayer.”⁴ Johnson’s church grew from a very small church to 2,100 when he started conducting prayer meetings. When the attendance in church jumped to 9,000 at special meetings, he attributed the growth to prayer meetings.

¹Howard A. Snyder, *The Problem of Wineskins: Church Structure in a Technological Age* (Downers Grove, IL: InterVarsity Press, 1975), 140.

²Melvin L. Hodges, *A Guide to Church Planting* (Chicago: Moody Press, 1973), 65.

³Towns, 193.

⁴Ibid., 194.

Richard Rice asserts, “No act of worship, public or private, is more important than prayer.”¹ Church growth literature refers to the directed prayer life of a church as the most critical ingredient after leadership. George Barna suggests that there are three major areas a church must emphasize if prayer is to be effective: (1) Training as to the value of prayer on the basis of the biblical teachings, (2) Leaders must model dynamic prayer lives, and an (3) Emphasis to include prayers of praise for answered prayers.²

These components of effective prayer are supported by Rainer who advises that a growing church is prayer-led.³ Ellen White counsels, “All who would be efficient workers must give much time to prayer.”⁴

In the Old Testament, the Bible records many prayers. The book of Psalms is what might be called an anthology of prayers. Also, one of the great challenges to the power of prayer is found in the Old Testament, 1 Kgs 18:20 - 40, where it is recorded that the priests of Baal were given an opportunity to pray to their gods but by the end of the day there was no response. Elisha prayed to God and the response was immediate.⁵

¹Richard Rice, *The Reign of God: An Introduction to Christian Theology from a Seventh-day Adventist Perspective* (Berrien Springs, MI: Andrews University Press, 1985), 293.

²Adopted from George Barna, *User-friendly Churches* (Ventura, CA: Regal, 1991), quoted in Rainer, 177.

³Rainer, 177.

⁴White, *Gospel Workers*, 76.

⁵Richard Rice, *The Reign of God: An Introduction to Christian Theology from a seventh-day Adventist Perspective* (Berrien Springs, MI: Andrews University Press, 1985), 293.

In the New Testament, the gospel writers report the many instances where Jesus prayed. Rice summarizes, “Jesus’s life and work reflect the close relation between a person’s prayers and his concept of God.”¹ Jesus mentored his followers in prayer and modeled prayer for them (Matt 6:5 - 13; Luke 11:1 - 4).² Jesus prayed daily, alone and with others (Mark 1:35; 6:46). His prayers varied as seen in a prayer for the disciples (John 17), a praise for answered prayer (John 11:41 - 42), and a prayer for deliverance (Heb 5:7).

Implementation of Prayer Ministry

Just as Jesus modeled the importance of prayer, so pastors, church leaders, and laity must be praying individuals.³ There are several steps that should be taken to start a prayer ministry in the local church.

As pointed out in Kanoape Kanoape’s research, the first step toward a dynamic prayer ministry in a church is found in helping each member learn how to evaluate their own prayer practices and feelings about prayer. When individuals are committed to private prayer, then corporate prayer is more likely to happen and to be effective.

¹Ibid., 294.

²Ibid.

³Rainer, 180.

The second step in implementing an effective prayer ministry is teaching the people about the biblical priority of prayer. Two of the ways a church could be taught about prayer are via the pulpit ministry or through small-group meetings.¹

The third step is for the church leaders to establish a church-wide prayer ministry, involving as many people as possible. The needs of the local congregation should be carefully studied before this program is implemented. For example, the field survey conducted in South Ghana revealed that only 30.35 percent of the respondents indicated that they attend church services nearly always. The analysis of the situation will dictate how and when best to incorporate a church-wide plan.

However, prayer ministry should not be limited due to a lack of attendance. The mid-week prayer meetings should continue and, at the same time, efforts made to establish small groups. Family visits could be made to encourage home prayer meetings. Specific interest groups could be encouraged to incorporate prayer into their regular meetings. For example, men's and women's meetings, children and youth choir rehearsals, the temperance association, drama club, Pathfinders, and other groups sponsored

Finally, praise times should be included in corporate prayer sessions. C. Kirk Hadaway argues, "The church should find regular times to bring all people together for corporate prayer."² Gene A. Getz observes:

¹Ibid.

²C. Kirk Hadaway, *Church Growth Principles and Growing* (Glendale, CA: Regal Books 1973), 164.

At the time the church was born, one of the most predominant experiences of those who were waiting in the upper room was corporate prayer. In the spirit of unity and “one mindedness,” the one hundred and twenty believers “were continually devoting themselves to prayer” (Acts 1:14) as they waited the Holy Spirit to come as Jesus had promised.¹

This passionate devotion to prayer must be experienced by the entire congregation. As needs are expressed and answers shared, members will begin to turn to God. Church prayer needs to be a seeking after God, asking for His guidance, expressing a desire to depend on Him rather than on individuals in our environment. There must be a an all-consuming desire to prayer for a glimpse of the face of God. “One of the reasons more churches do not experience biblical church growth is tied to this truth: They have not sought the face of God.”²

Bible Study

The author of the fourth gospel, John, presents Jesus as God’s logos (John 1:1-18). Jesus was a part of the Godhead, He was divine. He served to reveal God when He was on earth. Today, it is His Word, the Bible, through the work of the Holy Spirit that reveals God. An intimacy with God is possible through the study of the Bible. Lee J. Gugliotto, author of a guide to understanding the study of the Bible, writes in his introduction,

The Bible claims that people can know God because He has chosen to reveal Himself and to unfold truths about Himself in *words* and *deeds* (2 Peter 1:16 - 21). According to the apostle Paul, God used human language, despite its limitations, to record this supernatural revelation (2 Tim. 3:16). Peter explains the “how” when he tells us that

¹Gene A. Getz, *Sharpening the Focus of the Church* (Chicago: Moody Press, 1973), 64.

²Gary L. McIntosh, *Biblical Church Growth: How You Can Work with God to Build a Faithful Church* (Grand Rapids, MI: Baker Books, 2003), 89.

whether God supplied the information or supervised its writing, the Holy spirit is ultimately responsible for all Holy Scripture (2 Peter 1:21).¹

The importance of Bible study cannot be overlooked in research regarding church growth since it is established that it is through reading the Word of God that one knows Him.

When asked about intimacy in their relationship with the church and with Jesus as a part of the field survey in South Ghana, 76.79 percent perceived that they had a strong relationship to the church while only 42.86 percent defined their relationship with Christ as very intimate. This indicates a need for teaching the importance of personal Bible study. A church members' relationship to Christ is dependent on the study of the Word.

If the pastor is the leader, then the pastor must model the habit of personal Bible study. If the leaders are growing in their relationship with God through the study of the scripture and if they teach the Scriptures to their members with an attitude that shows that they expect them to change, the members will become "doers of the Word and not hearers only."²

A church congregation that functions as a community will find personal Bible study leads to the development of hearts receptive to all facets of biblical community. A transformation will take place proportionate to the acceptance of the Word (Heb 4:12). In other words, studying the Bible enables the reader to be corrected, rebuked, and encouraged

¹Lee J. Gugliotto, *A Guide to Understanding, Teaching, and Preaching the Word of God: Handbook for Bible Study* (Hagerstown, MD: Review and Herald Publishing Association, 1995), 20.

²Juan Carlos Ortiz, "Just Getting 'Fatter' Isn't Growth," *Eternity*, May 1975, 16, 36, quoted in Towns, Vaughan, and Seifert, 198.

(2 Tim 3:16). The Holy Spirit will guide today just as He did when the Bible was being written (2 Pet 1:21).

Implementation of Bible Study Ministry

Once the Scriptures are accepted as the Word of God, leaders and members will be energized to share what they are reading.. “Biblical church growth begins with the right premise—the Word of God.”¹ The growing, life-giving church will make disciples by finding the lost and introducing them to Jesus by incorporating them into the congregation, and helping them in the process of faith-building.² One of the foundations of faith is the study of the Bible.

God gave spiritual gifts and one of the gifts is that of teaching (Eph 4:11). Leaders with the gift of training members in the art of giving Bible studies are needed to equip the laity for Bible study ministry.

Annual Lay Persons’ Congress

The Annual Lay Persons’ Congress should be an annual event and should become an integral part of the stewardship promotional program.

Participants

This seminar is meant for the entire membership, particularly those who have direct experiences regarding what the Lord has done to them because of their faithfulness. All

¹McIntosh, 37.

²Ibid., 63.

members who are blessed by the stewardship benevolent program should be encouraged to attend so they can motivate others through their practical experiences.

Schedule

Since this seminar is meant to be an annual event, the date for it should be planned in advance, and a weekend should be set aside as a special stewardship weekend emphasis for the entire conference. Time should be reserved on the church calender of events and be announced at least five months in advance. Since most of the members indicated that they are available for church activities on weekends, the suitable days for this lay congress will be Friday, Saturday, and Sunday.

The program should include singing, prayer, testimonies, lectures, discussion, sharing, and feedback. Below is a suggested schedule for the weekend:

1. Friday (evening), 6:30-8:30. The Friday evening program should include twenty-five minutes for congregational singing, prayer, greetings, introduction of facilitator, followed by two testimonial sessions of thirty minutes each, one break of ten minutes, ten minutes for questions and answers, ten minutes of feedback, and five minutes for the closing remarks.

2. Sabbath morning, 9:00-12:00. The morning session should follow the normal Sabbath School program up to the divine service. However, the Sabbath School emphasis and the sermon theme should be on stewardship.

Sabbath afternoon, 3:30-6:30. The afternoon program should include four lectures of forty minutes each, three breaks of five minutes each, twenty minutes of questions and

answers, two group discussions of ten minutes each, and fifteen minutes of testimonies and sharing. More time should be dedicated to testimonies so that the majority of the members can be encouraged by their fellow believers.

Sabbath lunch, 12:30-2:30. It is highly recommended that this program should be preceded by a fellowship lunch so that participants would have more time to interact with each other.

Sunday (morning), 7:00-10:00. The Sunday program should include two sessions of testimonies of thirty minutes each, two fifteen-minute group discussion times, one break of ten minutes, twenty minutes of prayer, thirty minutes for strategic planning and suggestions on how to implement the seminar materials, and more than forty minutes to close the session. The total time for the lectures over the four weekends is twenty hours.

Location

The Annual Lay Persons' Congress should be conducted in other than church buildings--preferably out in the bush--to provide easy access for the church members and to be cost effective compared to rental places.

Outline of Events

The course content should include, but not be limited to, the following broad aspects:

1. Introduction
2. Singing
3. Testimonies

4. Lectures on Stewardship
5. Discussion Groups
6. Feedback and Sharing
7. Testimonies
8. Summary and Recommendations.

Ongoing Vision Casting

Leading churches to faithfulness in returning tithes and offerings in Ghana requires a clear sense of vision for a desired future that is significantly different from the present. It also requires an equally clear understanding of where the church is now. For the only place to start is where we are. Otherwise the vision is never brought down to earth and consequently remains in a dreamland.

Lippitt states that “vision is a clear, specific, detailed, and agreed-upon picture of the future that people are willing to align with and to focus all their energy on to accomplish.”¹ For any vision to be successful there has to be a collective agreement of stakeholders. Conger and others assert that in order to reach the goal of any preferred future, “you have to be able to instill that general sense of shared vision and shared goals over a relatively short period of time, right at the beginning.”² Leaders ought to take advantage of time, particularly when church

¹Lawrence L. Lippitt. *Preferred Futuring: Envision the Future You Want and Unleash the Energy to Get There* (San Francisco: Baret-Koehler Publishers, 1998), 151.

²Conger, Spreitzer, and Lawler, 14.

members are still enthusiastic about the idea. However, there is a risk involved in bringing about any change. According to Gibbs:

Moving a church through the stormy waters of change requires an understanding of the different ways in which systems work in both modern and postmodern cultural contexts. It requires a team-building ability to group people according to vision, and the gifts and competencies to express the vision in the many pieces of the fractured postmodern world. It requires skills in confidence building and mentoring. It requires strong faith in the guiding and protecting presence of the Lord in the midst of the storm. It requires gaining freedom to fail with dignity by ensuring that lessons are learned and lives are put back together again after defeat and disappointment. In a culture of chaos, experimentation and risk taking are the order of the day.¹

In order to bring members in Ghana to the realization that it is necessary to be faithful in giving generously, the leaders will need to involve as many people as possible in the initial stages of developing and refining a desired vision. A shared vision and shared sense of goals should occupy the thoughts of leaders in Ghana as they plan to lead the churches to recognize the importance of giving. For instance, if their preferred future is to build a mature team of Christians, then they need to realize that it will require money and volunteers to implement that desired goal.

It is important to note that God is responsible for the growth of His church. Therefore, leaders are only facilitators of change. Rick Warren paints a picture of how this idea works. He asserts that God grows a church, and the role of the leader is to help the members recognize the wave of God's Spirit and ride it.² There is a potential for bringing about change

¹Eddie Gibbs, *Church Next: Quantum Changes in How We Do Ministry* (Downers Grove, IL: InterVarsity Press, 2000), 230.

²Rick Warren, *The Purpose-Driven Church* (Grand Rapids, MI: Zondervan Publishing House, 1995), 14.

in Ghana, however, church leaders need to enlist as many members as possible in the decision making so that they can feel part of any program or goals desired.

According to Jay A. Conger and others, Leadership involves three essential characteristics:¹

1. *Envisioning*--the ability to develop, articulate, and communicate a clear vision of what the future will look like if change is successful.
2. *Energizing*--the ability to motivate large groups of people and infuse them with the leader's own sense of enthusiasm, excitement, and confidence
3. *Enabling*--the ability to figure out how to provide people with the necessary support--structures, processes, resources, and rewards--and how to remove the obstacles standing in the their way

These characteristics sums up the need for leaders in Ghana to be versatile and intentional in their approach of promoting faithfulness in giving and spiritual maturity.

Summary

There is a need for all the churches in South Ghana Conference to reach a level of spirituality where giving becomes a voluntary act. However, this will not take place until church leaders begin to realize that members are valuable resources that the church, as the body of Christ, needs to coordinate for the fulfillment of the gospel commission.

¹Conger, Spreitzer, and Lawler, 23.

Both the Old and New Testament support the concept of Christian stewardship as the basis upon which the preaching of the gospel can be carried out. If this concept can be properly understood, it can help the members to realize that returning tithes and offerings is part of their obligation as managers of God's resources. Also, they will realize that giving is a form of self-sacrifice to God, the Creator of all that is visible and invisible to human eyes.

Church leaders in the South Ghana Conference need to evaluate their current methods to discover if the concept of stewardship is fully reflected in their approaches. An honest assessment will help them to discover if they are focusing on the real issue or on peripheral issues.

The New Testament teaching on the Parable of the Talents (Matt 25:14-30) should be made clear to all the believers in order to make them aware of how seriously God expects each person to be accountable for how they spend the resources (time, talents, wealth, and body) He has placed in their hands. Church members must be encouraged to know that "it is not returning to God His own that makes men poor; it is withholding that tends to poverty."¹

¹White, *Testimonies for the Church*, 9:449.

CHAPTER 6

SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

There is a need for the churches in Ghana to reach a level of spirituality where giving becomes a voluntary act. However, this will not take place until church leaders begin to realize that members, as the body of Christ, are valuable resources that the church needs to cooperate with for the fulfillment of the gospel commission. To conclude this paper I suggest five key issues that are fundamental to embracing the concept of Christian stewardship that will enhance spirituality and encourage church members in the South Ghana Conference to return faithful tithes and freewill offerings.

The five key points are:

1. *Christian Stewardship* – if the local churches are to be effective in giving liberally, they should be taught that they are only managers, not owners (1 Cor 4:1-2).
2. *Vision casting* – the leadership in Ghana should have a well-defined vision of where they want the church to be and what it ought to be doing in view of the gospel commission.
3. *The body concept* – a realization that every member plays an essential part in contributing to the health of the whole church (Rom 12:4-5).

4. *The equipping pastor* – church leaders should begin to perceive themselves as “equippers” or “enablers” (Eph 4:11-16). They should invest more time to teaching and educating members.

5. *Spiritual gifts* – the Adventist church in Ghana should take the concept of spiritual gifts seriously in order to engage all the believers in ministry (1 Cor 12; Rom 12; and Eph 4).

Conclusion

Both the Old and New Testament support the concept of Christian stewardship as the basis upon which the preaching of the gospel can be carried out. It is needless to mention that if this concept can be properly understood it can help the members to realize that returning tithes and offerings is part of their obligation as managers of God’s resources. Also, they will realize that giving is a form of self-sacrifice to God, the Creator of all that is visible and invisible to human eyes. Church leaders need to evaluate their current methods to discover if the concept of stewardship is fully reflected in their approaches. An honest assessment will help them to discover if they are focusing on the real issue or on peripheral issues.

The New Testament teaching on the Parable of the Talents (Matt 25:14-30) should be made clear to all the believers in order to make them aware of how seriously God expects each person to be accountable to how they spend the resources (time, talents, wealth, and body) He has placed in their hands.

Recommendations

Several specific recommendations now follow for union administrators, conference leaders, Valley View University, and the districts and the local churches.

To the Union Administrators

1. The union leadership should ensure that the calender of events for each year includes stewardship promotion for fields in the territory and that such events are reported and monitored.
2. Officers and departmental directors should include a stewardship emphasis in their itinerary promotional tours of fields.
3. Each officer or departmental director should be prepared to share a faith experience on the blessings that resulted from faithfulness in the stewardship areas.

To the Conference Leaders

1. Leaders should regularly give a brief, but concise financial and statistical report on the current performance of their fields to the membership. This will enable the fields, local churches, or the members to evaluate themselves to see if they are progressing or retrogressing.
2. The conference should encourage all district pastors to share testimonies on blessings as a result of faithfulness in giving.
3. Districts should promptly report any increase/decrease in tithes and offerings to the headquarters for immediate follow-up.

4. Stewardship drive at the district level should be a quarterly activity, promoted and monitored by the conference.

5. Each church must send delegates to the annual Lay Persons' Congress.

6. Annual awards should be presented at the Lay Persons' Congress to the outstanding districts that have experienced increases in tithes and offering.

To the Administration of Valley View University

1. Church finance class must be included as a requirement for all ministerial students.

2. All ministerial students should be involved in stewardship promotional programs before graduation from college.

3. The leadership of the University should be willing to host the Annual Lay Persons' Congress to foster exposure of Valley View University to the South Ghana Conference constituency.

To the District and Local Church Leaders

The following suggestions are the recommendations that the leaders at the local church can implement in order to encourage the entire membership to be faithful stewards. The list is not exhaustive.

1. Conference leaders should encourage each district to select for the Lay Persons' Congress an outstanding individual to share his or her personal testimonies of blessings received in stewardship areas.

2. Awards should be presented to outstanding members at the end of the congress.

4. Leaders should foster prayer, Bible study, and the study of the Spirit of Prophecy to enable individuals to discover God's will for their lives.

5. A thorough study of all chapters dealing with Christian stewardship from the Scriptures and Ellen G. White books on this topic should be studied either through a series of Bible studies or seminars.

6. Each church should be taught how to do a fair evaluation of itself. It should adopt Lippitt's basic steps in preferred futuring:¹ (a) History, (b) Current state, (c) Core values and beliefs, (d) Events, trends, and developments, (e) Preferred future vision, (f) Action goals, (g) Plan and rehearse, and (h) Implement and follow-up.

7. In motivating church members the pastors or local leaders should use gratitude rather than guilt. That is, the appeals to "giving" should be based on the gratitude to God as the owner of all the resources they have.

8. Pastors need to be very clear on the issues relating to Christian stewardship, individual responsibility, and the corporate responsibility of the members in the church.

9. Members in Ghana should be taught that the mission of the Seventh-day Adventist Church is to proclaim the gospel to the entire earth and that the responsibility for fulfilling it rests with each member who professes Christ as His or Her personal Savior.

¹Lippitt, 20, 21.

APPENDIX

APPENDIX A

A MAP OF THE REPUBLIC OF GHANA

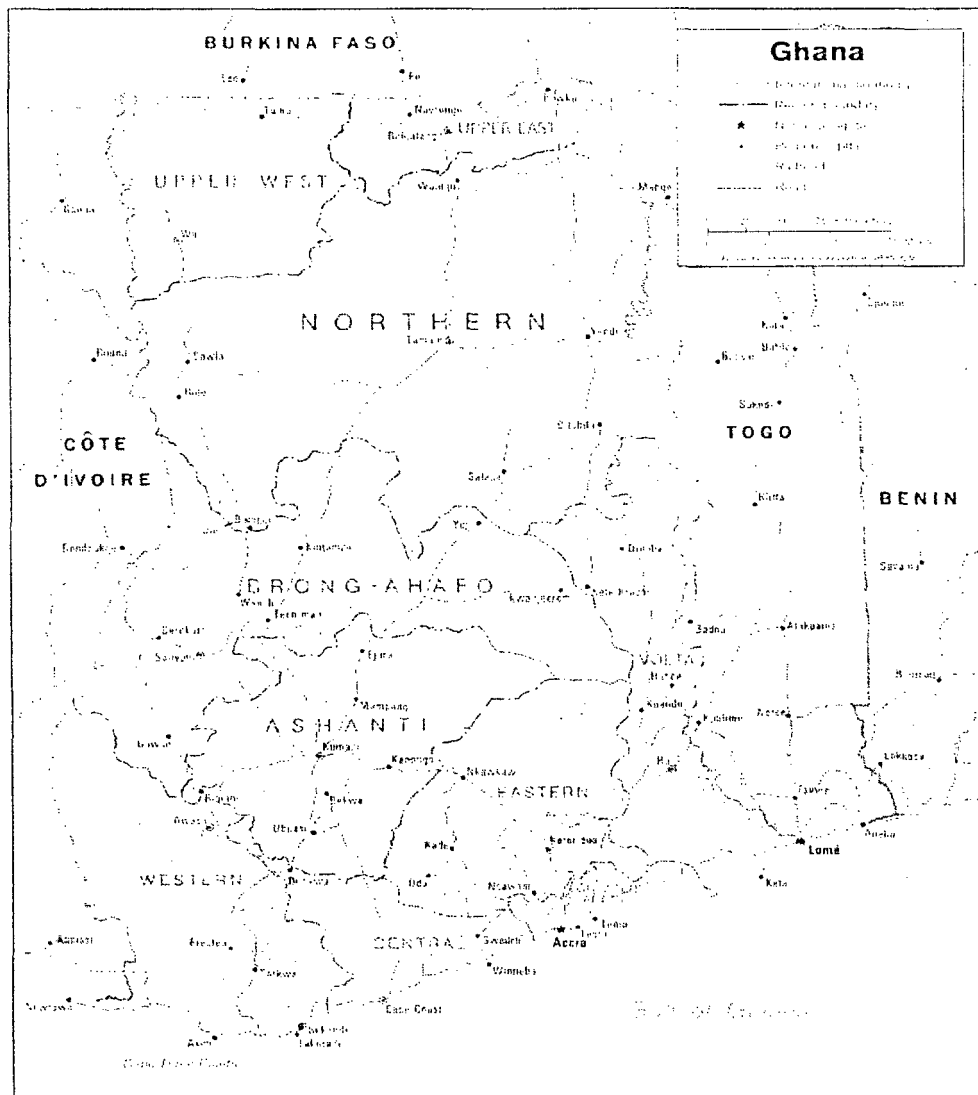


Figure 4. Map of Ghana, available at General Libraries--University of Texas Austin.

http://www.lib.utexas.edu/maps/africa/ghana_rel96.jpg

APPENDIX B

**WEST AFRICA UNION MISSION: CHURCHES
AND MEMBERSHIP AFTER REORGANIZATION**

TABLE 7

GHANA UNION CONFERENCE CHURCHES AND MEMBERSHIP

	Year	Churches	Beginning Membership	Ending Membership
Ghana Union Conference	2001	764	253,035	264,170

APPENDIX C

QUESTIONNAIRE FOR ADVENTIST MEMBERS

SURVEY ON SEVENTH-DAY ADVENTIST GIVING PATTERNS IN GHANA

Questionnaire for the Adventist Member (Please DO NOT write your name)

Please check only one item that applies to you, unless otherwise instructed to circle more than one.

I. BACKGROUND INFORMATION: (Please check one item that applies to you.)

A. Gender

- ☐ male
☐ female

B. Age group

- | | | |
|--------------------------------------|-----------------------------------|-------------------------------------|
| <input type="radio"/> Under 19 years | <input type="radio"/> 36-45 years | <input type="radio"/> 61-65 years |
| <input type="radio"/> 20-25 years | <input type="radio"/> 46-55 years | <input type="radio"/> 66-69 years |
| <input type="radio"/> 26-35 years | <input type="radio"/> 56-60 years | <input type="radio"/> Over 70 years |

C. How long have you been a baptized Seventh-day Adventist?

- | | | |
|--|-----------------------------------|-------------------------------------|
| <input type="radio"/> Less than one (1) year | <input type="radio"/> 6-10 years | <input type="radio"/> 21-30 years |
| <input type="radio"/> 1-5 years | <input type="radio"/> 11-20 years | <input type="radio"/> Over 30 years |

D. Completed highest level of formal education:

- | | | |
|-------------------------------|----------------------------------|------------------------------------|
| <input type="radio"/> Primary | <input type="radio"/> Sixth Form | <input type="radio"/> Masters |
| <input type="radio"/> JSS | <input type="radio"/> Diploma | <input type="radio"/> Doctorate |
| <input type="radio"/> SSS | <input type="radio"/> Degree | <input type="radio"/> Other: _____ |

E. Your occupation: (Check as many items as may apply to you.)

- | | |
|--|--|
| <input type="radio"/> Skilled worker | <input type="radio"/> Farmer |
| <input type="radio"/> Industrial worker | <input type="radio"/> House wife |
| <input type="radio"/> Employed professional | <input type="radio"/> Student |
| <input type="radio"/> Self-employed professional | <input type="radio"/> Retired |
| <input type="radio"/> Businessman/woman | <input type="radio"/> Other (specify: _____) |

F. Your monthly income bracket: (If you do not work or earn a monthly income check "other.")

- | | |
|--|--|
| <input type="radio"/> ₵50,000-150,000 | <input type="radio"/> ₵1,200,000-2,000,000 |
| <input type="radio"/> ₵150,000-300,000 | <input type="radio"/> ₵2,000,000-2,500,000 |
| <input type="radio"/> ₵300,000 - 600,000 | <input type="radio"/> ₵2,500,000-3,000,000 |
| <input type="radio"/> ₵600,000-900,000 | <input type="radio"/> ₵3,000,000-5,000,000 |
| <input type="radio"/> ₵900,000-1,200,000 | <input type="radio"/> ₵5,000,000 and Over |
| | <input type="radio"/> Other: _____ |

II. SPIRITUALITY AND GIVING PATTERNS: (Check one item that applies to you.)

A. Which of the following do you believe belongs to God? (Select only one item.)

☐ myself ☐ my money ☐ both of them (myself and my money)

B. To what extent do you agree that you are a steward of God's resources?

(On the scale of 1-5, 1 and 2 are in agreement, 3 is neutral, and 4 and 5 are in disagreement.)

Strongly agree 1 2 3 4 5 Strongly disagree

C. Do you believe wholeheartedly in the doctrines and teachings of the church?

Strongly agree 1 2 3 4 5 Strongly disagree

D. Do you believe tithing is a biblical concept and a Christian obligation?

Strongly agree 1 2 3 4 5 Strongly disagree

E. I believe in God as a Heavenly Father who watches over me and to whom I am always accountable as a steward.

Strongly agree 1 2 3 4 5 Strongly disagree

F. Is stewardship a major program in your conference?

Strongly agree 1 2 3 4 5 Strongly disagree

G. Does your church have a regular and the annual stewardship promotional programs?

Strongly agree 1 2 3 4 5 Strongly disagree

H. Do you believe if you knew how the money is spent at the higher organization your attitude towards giving tithes will be greatly improved?

Strongly agree 1 2 3 4 5 Strongly disagree

I. What percentage of your income do you regularly give as tithe?

☐ 5% ☐ 10% ☐ 20% ☐ 30% ☐ None

J. What percentage of your income do you regularly give as offering in addition to the tithe?

- ☐ 5% ☐ 10% ☐ 20% ☐ 30% ☐ None ☐ Other

K. How often do you attend church services?

- ☐ Always ☐ Nearly always ☐ Occasionally ☐ Seldom ☐ Never

L. Which of the following best describes your church's teaching about tithing?

- ☐ Strong ☐ Nearly strong ☐ Don't know ☐ Not so strong ☐ Weak

M. What may be your most important reasons for not giving your tithes and offerings?

- ☐ Don't earn any income ☐ Don't have enough faith ☐ Won't have enough left ☐ Don't know

N. What would you say is the most important reason why people do not give tithes and offerings to their local church?

- ☐ Don't earn any income ☐ Don't have enough faith ☐ Won't have enough left ☐ Don't know

O. How do you rate your present relationship to Jesus Christ and the church?

(Please check only one item under each column)

Current relationship to Christ

- ☐ it is very intimate ☐ It is not intimate
☐ it is good ☐ It is poor
☐ it is fair ☐ I am not sure

Current relationship to church

- ☐ strong member ☐ weak member
☐ active in witnessing ☐ doubting and confused
☐ average ☐ critical of the church
☐ lukewarm ☐ discouraged member

I have the following suggestions:

God bless you for taking your time to answer these questions

APPENDIX D

**EVALUATION INSTRUMENT FOR SEMINAR ON
SPIRITUALITY AND GIVING**

EVALUATION OF THE SEMINAR ON SPIRITUALITY AND GIVING¹

Looking back at the entire seminar I obtained the following insights:

(Please circle the number that describes how you felt about this seminar in each scale)

1. It has helped me to know the status of giving patterns in my conference.

Not at all 1 2 3 4 5 very much so

2. I gained a clear understanding of the role of every believer in giving tithes and offerings for advancement of the Gospel Commission.

Not at all 1 2 3 4 5 very much so

3. I learned the value of the relationship between spiritual growth and giving.

Not at all 1 2 3 4 5 very much so

4. I learned that God wants the church to grow and wants me to be part of this growth.

Not at all 1 2 3 4 5 very much so

5. Group discussions, testimonies, and dialogue during questions/answers time were helpful.

Not at all 1 2 3 4 5 very much so

6. A seminar on spirituality and giving should be conducted annually.

Not at all 1 2 3 4 5 very much so

7. In my overall rating, the content of the seminar was adequate, effective, and helpful.

Not at all 1 2 3 4 5 very much so

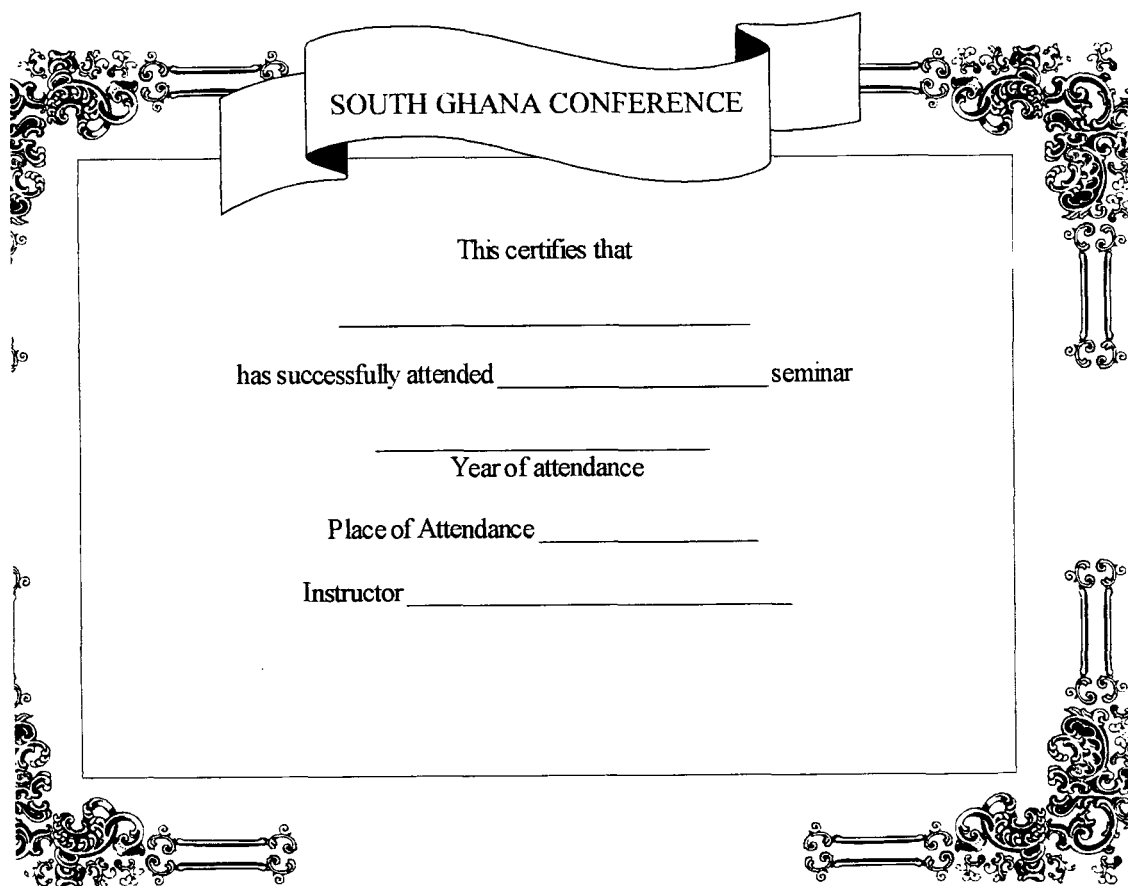
I have the following suggestions:

¹Largely indebted to Kenaope Kenaope.

APPENDIX E

SAMPLE OF LAY PERSON'S CONGRESS CERTIFICATE

Certificate of Achievement: LPC



SOUTH GHANA CONFERENCE

This certifies that

has successfully attended _____ seminar

Year of attendance

Place of Attendance _____

Instructor _____

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1970-1972	High School, Presbyterian Secondary & Commercial School, Nungua, Ghana
1973-1975	GED - Ministerial Certificate, Adventist College of West Africa, Ilisan-Remo, Nigeria
1975-1979	Bachelor of Arts, Andrews University, Adventist Seminary of West Africa Campus, Nigeria
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